U.S. Department of Education
The Office of Student
Financial Assistance

Quarter 3, 2000

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Introduction

Introduction

How to Use This Report

How This Report is Organized

This report is divided into the following sections:

- This **Introduction** presents the project's background and objectives, provides a brief overview of CFI Group, and discusses how the information in this report can be used.

- The opening **Executive Summary** section presents the key findings as a brief executive summary of the findings and concludes with recommendations.

- The **General Findings and Conclusions** section includes findings and conclusions for the six segments.

- **Appendices: Data Tables** presents a full summary of all component and attribute scores for each segment, and includes some special analyses. The **Verbatim Comments section** provides the complete body of all verbatim comments collected from the survey respondents. Finally, the **Questionnaire** used for this study is included in the third appendix.

How to Interpret and Use the Results

In general, the results presented in this report serve as a decision tool for use in conjunction with other customer and management information available to SFA. Use the results to assist with:

- determining those areas on which to focus quality improvements;

- monitoring changes in customer perceptions, attitudes, and behavior over time; and

- evaluating the success of on-going quality improvement efforts (long term)

First, turn to the "General Findings and Conclusions" section. This brief summary provides a snapshot of SFA's overall performance, identifies high-leverage areas where improvements will have significant impact on satisfaction, and provides specific areas where customers would like to see improvements.

After reading the "General Conclusions and Recommendations", turn to the subsequent specific discussion for each major component of interest. These discussions include a review of the attributes within that component, selected verbatim comments pertaining to that component, and any additional analysis that may be relevant toward understanding the results. These sections also pinpoint specific areas for improvement.

Introduction continued

Key Words You Will Want to Understand in Reading this Report

Results from this analysis are presented through numerous charts and tables provided in this report. To understand these charts and tables, some definitions are in order:

Attribute – Attributes reflect different aspects or qualities of a product/service component experienced by customers, which may contribute to satisfaction. Each attribute is captured by a specific scaled question from the questionnaire.

Attribute Rating – An attribute rating is the average of all responses to each question. Each rating has been converted to a 0-100 scale. In general, it indicates how negatively (low ratings) or positively (high ratings) customers perceive specific issues.

Component – Each component is defined by a set of attributes that are conceptually and empirically related to each other. For example, a component entitled "Customer Experience" may include two questions ("easy to do business with" and "provides consistent service") about the perception of the customer's interactions with a firm.

Component Score – A component score represents that component's "performance". In general, they tell how negatively (low scores) or positively (high scores) customers feel about the organization's performance in general areas. Quantitatively, the score is the weighted average of the attributes that define the component in the CFI Group model. These scores are standardized on a 0-100 scale.

Component Impact – The impact of a component represents its ability to affect the customer's satisfaction and future behavior. Components with higher impacts have greater leverage on measures of satisfaction and behavior than those with lower impacts. Quantitatively, a component's impact represents the amount of change in Overall Satisfaction that would occur if that component's score were to increase by 5 points.

Introduction continued

Background and Project Objectives

The 1998 Reauthorization of the Higher Education Programs (signed October 7, 1998) established a Performance Based Organization (PBO) to administer the Student Financial Assistance Programs (SFA) at the U.S. Department of Education. SFA is the first such PBO in the federal government, and one of its mandates is to measure customer satisfaction and to devise means to maintain and improve these measures over time for all of its customers.

To this end, SFA was among the first 30 high-impact federal agencies participating in the American Customer Satisfaction Index (ACSI) in 1999. The ACSI, established in 1994, is a uniform, cross-industry measure of satisfaction with goods and services available to U.S. consumers, including both the private and public sectors. Developed by Dr. Claes Fornell at the University of Michigan, the methodology for the ACSI has become the standard measure for other national indices as well, including Sweden, Korea, and, recently, the entire European Union. During SFA's participation in 1999, two "segments" or "processes" were measured by the ACSI: the student application process, and the Department's forms and publications. The results from these initial studies created a demand to measure other segments.

CFI Group, a management consulting firm that specializes in the application of the ACSI methodology to individual organizations, worked in conjunction with Arthur Andersen's Office of Government Services to develop these additional measures for SFA. This report focuses on people who have student loan served by the Department of Education/the student financial assistance program.

About CFI Group and the ACSI Methodology

CFI Group uses the ACSI methodology to identify the causes of satisfaction and relates satisfaction to business performance measures such as propensity to recommend a product or service, trust, compliance, etc. The methodology measures quality, satisfaction, and performance, and links them using a structural equation model. By structurally exploring these relationships, the system overcomes the inherent inability of people to report precisely the relative impact of the many factors influencing their satisfaction. Using CFI Group's results, organizations can identify and improve those factors that will improve customer satisfaction and other measures of business performance.

Executive Summary

Executive Summary

This report presents customer satisfaction ratings and scores for the U.S. Department of Education, Office of Student Financial Assistance Programs. Specifically, this report focuses on schools who currently administer student loans under SFA's program rules. Schools were analyzed according to whether or not they use the SFA software interface, "ED Express" and also by the size of the school, as determined by the monetary amount of financial aid they administer for students.

All scores and ratings presented in this report are calculated and presented using the methodology of the American Customer Satisfaction Index (ACSI). The ACSI, established in 1994, is a uniform, cross-industry measure of satisfaction with goods and services available to U.S. consumers, including both the private and public sectors. It has recently been adopted as the standard customer satisfaction measure by 30 high impact federal agencies. The ACSI presents scores as an index from 0 to 100, with 100 being the best possible.

Key results from the analysis are:

	All Schools	ED Express	Non-ED Express
Overall Satisfaction	70.1	70.2	70.0
Customer Complaints	26.5%	29.1%	23.8%
Confidence	79.2	79.4	79.1
Customer Expectations	68.5	69.8	67.0

	ED Express			Non-ED Express		
	Large	Medium	Small	Large	Medium	Small
Overall Satisfaction	66.5	69.9	74.3	64.9	70.6	75.0
Customer Complaints	34.4%	31.1%	21.7%	35.5%	21.2%	13.8%
Confidence	75.9	79.0	83.2	74.1	80.2	83.3
Customer Expectations	68.0	68.4	73.1	63.1	66.3	72.4

Overall Findings and Conclusions

- The majority of respondents saw improvement in every component and SFA overall over the past 12 months.

- The knowledge and courtesy of the SFA staff are areas of consistent strength. These results are similar to findings in the Students and Financial Partners channels.

Executive Summary continued

- ED Express and Non-ED Express users are equally confident that SFA will do a good job in the future of ensuring the availability of financial assistance for students.

- The smaller the school, the higher the ratings of Satisfaction and Perceived Quality. However, the ratings are generally the same whether the school segment uses ED Express or not.

- The use of ED Express does not translate into a higher score in any component except Monthly Reconciliation. Schools that use ED Express find the Monthly Reconciliation process easier. This suggests that the ED Express interface is aiding or streamlining the reconciliation process.

- Instructions to help with the Aid Origination and Disbursement process, recertifying a school's eligibility to participate in the financial assistance program, and the Monthly Reconciliation process are unclear, and respondents are uncertain about who to call when they need support. Without clear guidance or program support, a difficult process may become quite frustrating, leading to overall dissatisfaction with SFA.

- Schools that use ED Express find the training sessions to be more useful and have higher expectations. However, they are more likely to complain than schools who do not use ED Express. The higher complaint rate may be due to schools using ED Express need only contact SFA with process or technical problems, whereas schools using a third-party interface direct some of their complaints to another vendor, reducing the total amount of complaints directed to SFA. Additionally, schools using ED Express have higher expectations, which can be difficult for SFA to meet, thus generating higher levels of complaints.

- Small schools generally rate components higher than medium and large schools, are less likely to complain, and have higher expectations and confidence in SFA. This may be because small schools have smaller financial aid departments, with the knowledge of the process concentrated among fewer people than it is with larger schools. This enables respondents at smaller schools to see a more complete picture of the financial aid process. This undoubtedly improves efficiency of the department, as information is shared more easily among the staff.

Recommendations

- Maintain support in areas of strength—Program Eligibility, Training, knowledge and courtesy of personnel. If support of these strong areas is allowed to wane, or resources are diverted to other high-priority areas, scores could drop which would have a negative effect on overall satisfaction with SFA.

- Encourage schools to adopt the ED Express interface. Indications are that use of ED express will help respondents more easily complete the monthly reconciliation process.

- Provide more access to support personnel. If schools are unable to send their staff to frequent training sessions, some processes will become more difficult to complete without updated knowledge. As respondents are reporting that some written instructions are unclear, they want someone they can call with inquiries. Increased support from SFA will increase customers' overall satisfaction.

ED Express Users and Non-Users Comparison

ED Express Users and Non-Users Comparison

Respondents were asked if they use the ED Express software interface to help administer the Title IV programs. Examples of uses of ED Express include helping to package a student's financial aid awards, providing Pell and Direct Loan functions, or for updating a student's status.

The following table highlights component scores and attribute ratings given by ED Express users and non-users, along with an indication of any significant differences, at a 90% confidence interval. The scores and ratings in the table will be referenced in the individual component sections.

	Ed Express	Non Ed Express	Difference	Significant * at 90% C.I.
Program Eligibility	**83.0**	**82.8**	**+0.2**	
Clarity of instructions for E - app	77.7	76.8	+0.9	
Ease of submitting data	82.1	80.7	+1.4	
Accuracy of data	82.3	83.3	-1.0	
Courtesy of staff	87.9	89.5	-1.6	
Knowledge of staff	85.6	86.5	-0.9	
Program Support	**80.3**	**81.0**	**-0.7**	
Accuracy of information	82.2	82.4	-0.2	
Timeliness of information	78.9	79.4	-0.5	
Courtesy of support personal	87.6	87.8	-0.2	
Knowledge of support staff	81.5	82.0	-0.5	
Clarity of knowing whom to call about questions	68.0	68.6	-0.6	
Training	**83.2**	**82.9**	**+0.3**	
Usefulness of training session	79.1	76.6	+2.5	
Competence of instructors	83.5	83.9	-0.4	
Availability of training	70.7	72.0	-1.3	
Courtesy of training staff	90.2	91.2	-1.0	
Knowledge of training staff	85.3	85.9	-0.6	
Monthly Reconciliation	**78.9**	**74.8**	**+4.1**	
Clarity of the instructions	68.5	67.0	+1.5	
Accuracy of the records maintained	76.0	73.9	+2.1	
Response time	77.8	71.6	+6.2	
Courtesy of staff	86.7	81.4	+5.3	
Knowledge of staff	82.7	78.9	+3.8	
Use of NSLDS	**80.3**	**79.8**	**+0.5**	
Ease of navigation	77.6	77.3	+0.3	
Helpfulness of the system	78.2	78.8	-0.6	
Courtesy of staff	86.9	84.2	+2.7	
Knowledge of staff	84.2	82.8	+1.4	
Accuracy of the data	76.3	76.8	-0.5	
Aid Origination and Disbursement	**78.6**	**79.1**	**-0.5**	
Clarity of instructions	70.5	71.8	-1.3	
Ease of submitting data	75.7	75.1	+0.6	
Accuracy of records from school reports	79.9	80.6	-0.7	
Courtesy of staff	84.7	85.9	-1.2	
Knowledge of staff	81.7	82.7	-1.0	
Customer Expectations	**69.8**	**67.0**	**+2.8**	
Previous Expectations of SFA Quality	69.8	67.0	+2.8	
Overall Quality	**76.9**	**76.6**	**+0.3**	
Overall Quality of SFA	76.9	76.6	+0.3	
Satisfaction	**70.2**	**70.0**	**+0.2**	
Overall Satisfaction	76.7	76.3	+0.4	
Compared to Expectations	67.7	67.6	+0.1	
Compared to Ideal	64.1	63.9	+0.2	
Customer Complaints	**29.1**	**23.8**	**+5.3**	
Complaint rate	29.1	23.8	+5.3	
Confidence	**79.4**	**79.1**	**+0.3**	
Confidence	79.4	79.1	+0.3	

On the following pages, we present comparable model diagrams for ED Express users and non-users. These models show the six process components and scores on the left-hand side. The arrows from these components signify the amount of impact each component has on Perceived Quality, which in turn impacts Customer Satisfaction. On the right-hand side we show how a 5-point change in Customer Satisfaction will change the scores of each of the behavioral components, Complaints and Confidence. We were not able to calculate impacts for each of the six school segments, due to low sample sizes for each component.

ED Express Users and Non-Users Comparison continued

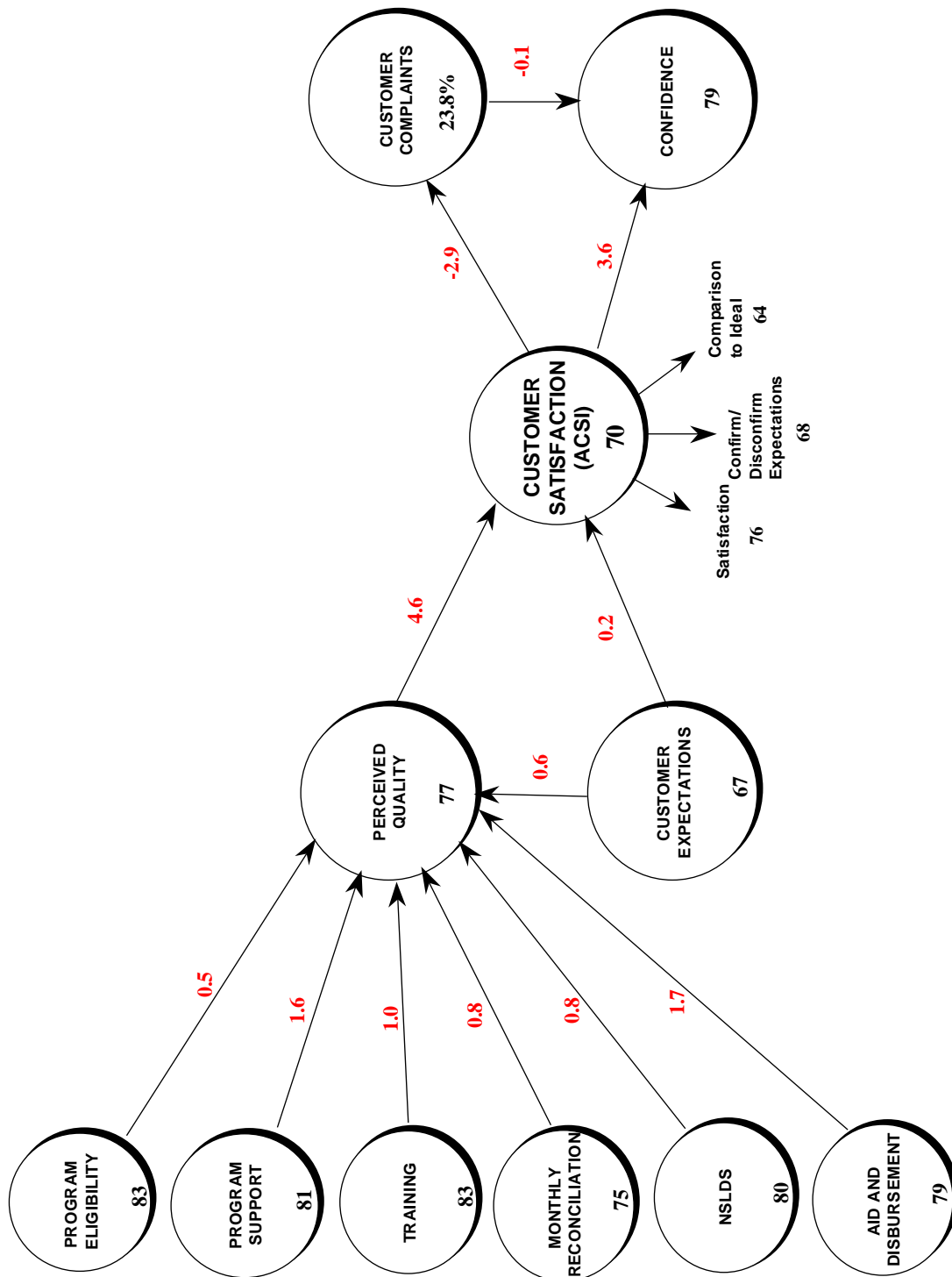**The ACSI Model Picture for SFA-Schools Channel – Ed Express Users**
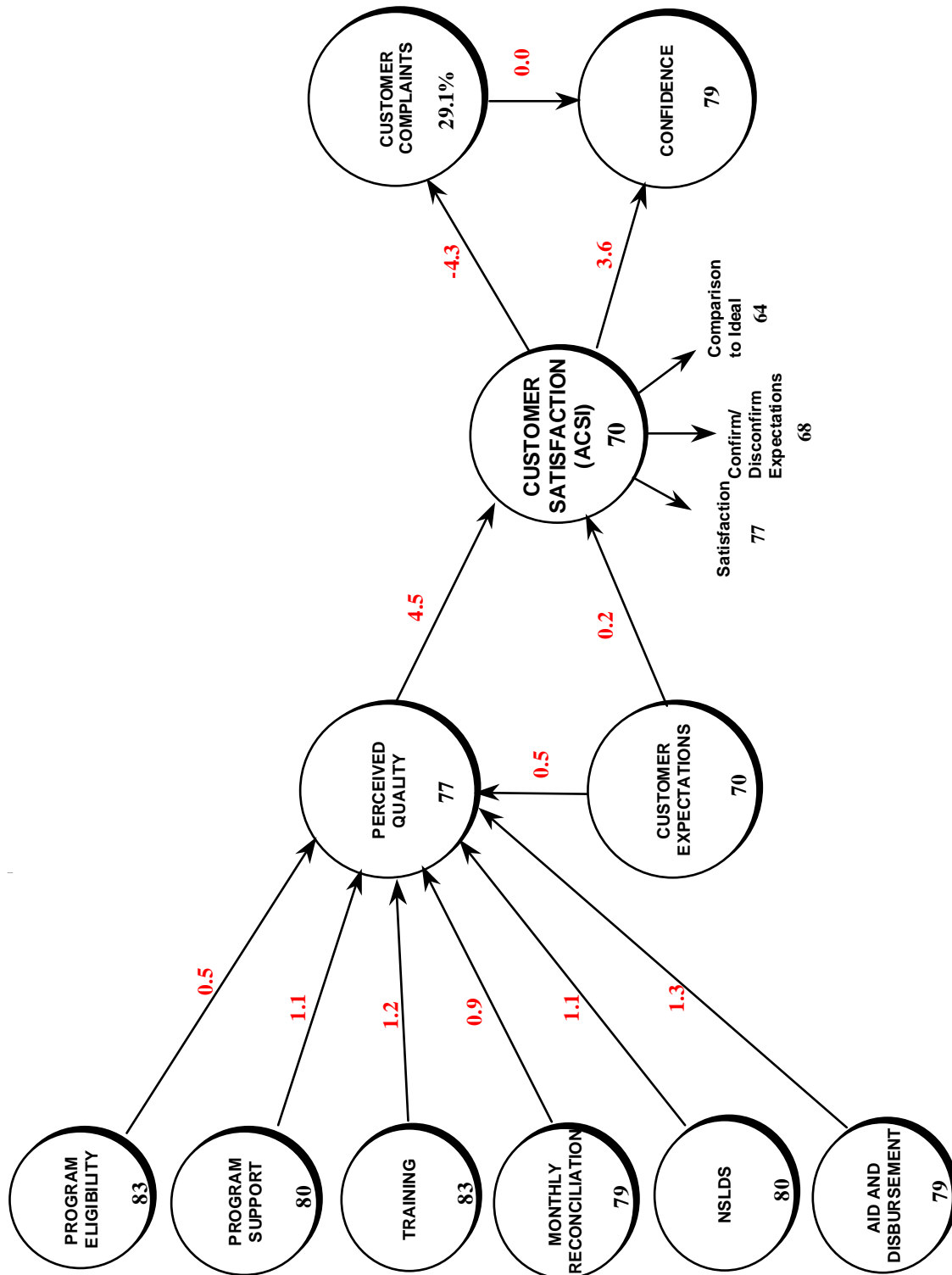
Note: Please refer to the appropriate accompanying tables for additional detail.

ED Express Users and Non-Users Comparison continued

The ACSI Model Picture for SFA-Schools Channel – Non-Ed Express Users

PROGRAM ELIGIBILITY 83 — 0.5 →

PROGRAM SUPPORT 81 — 1.6 →

TRAINING 83 — 1.0 →

MONTHLY RECONCILIATION 75 — 0.8 →

NSLDS 80 — 0.8 →

AID AND DISBURSEMENT 79 — 1.7 →

PERCEIVED QUALITY 77

CUSTOMER EXPECTATIONS 67 — 0.6 →

4.6 →

0.2 →

CUSTOMER SATISFACTION (ACSI) 70

Comparison to Ideal 64

Confirm/ Disconfirm Expectations 68

Satisfaction 76

-2.9 →

3.6 →

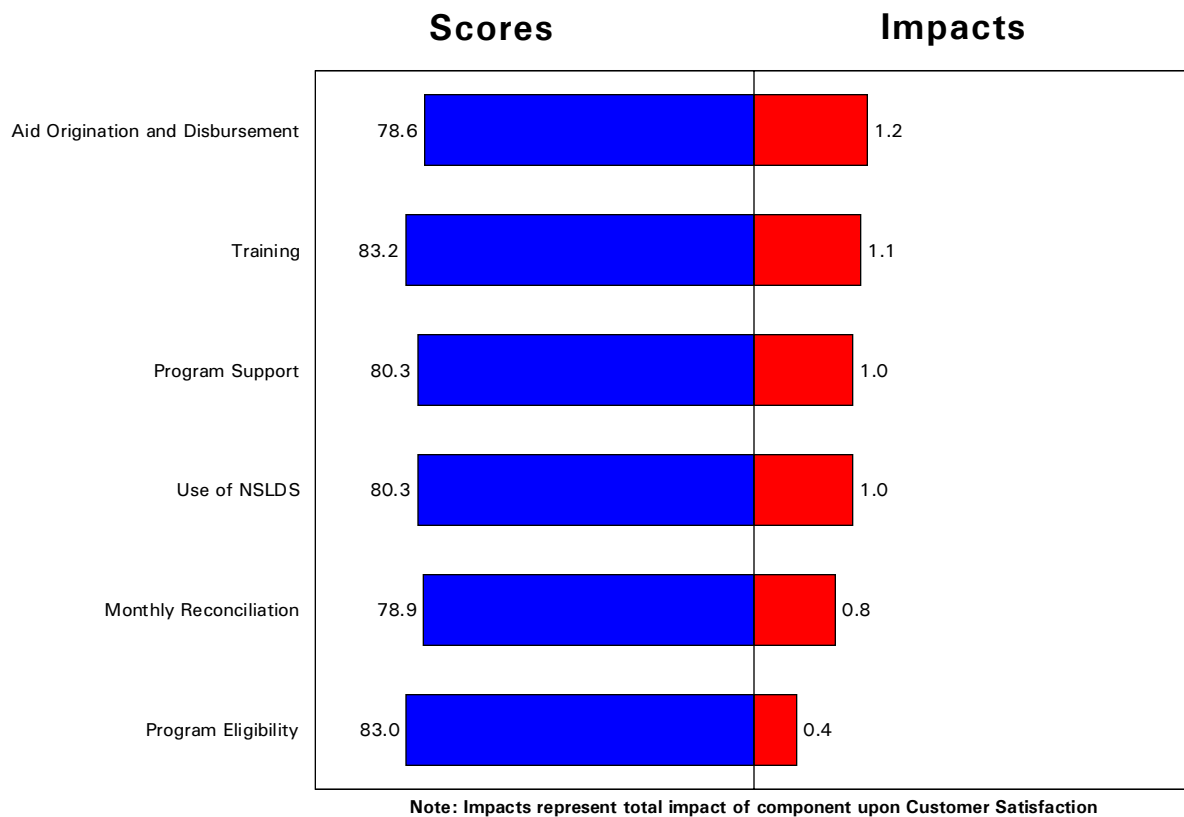**CUSTOMER COMPLAINTS** 23.8%

CONFIDENCE 79

-0.1 →

Note: Please refer to the appropriate accompanying tables for additional detail.
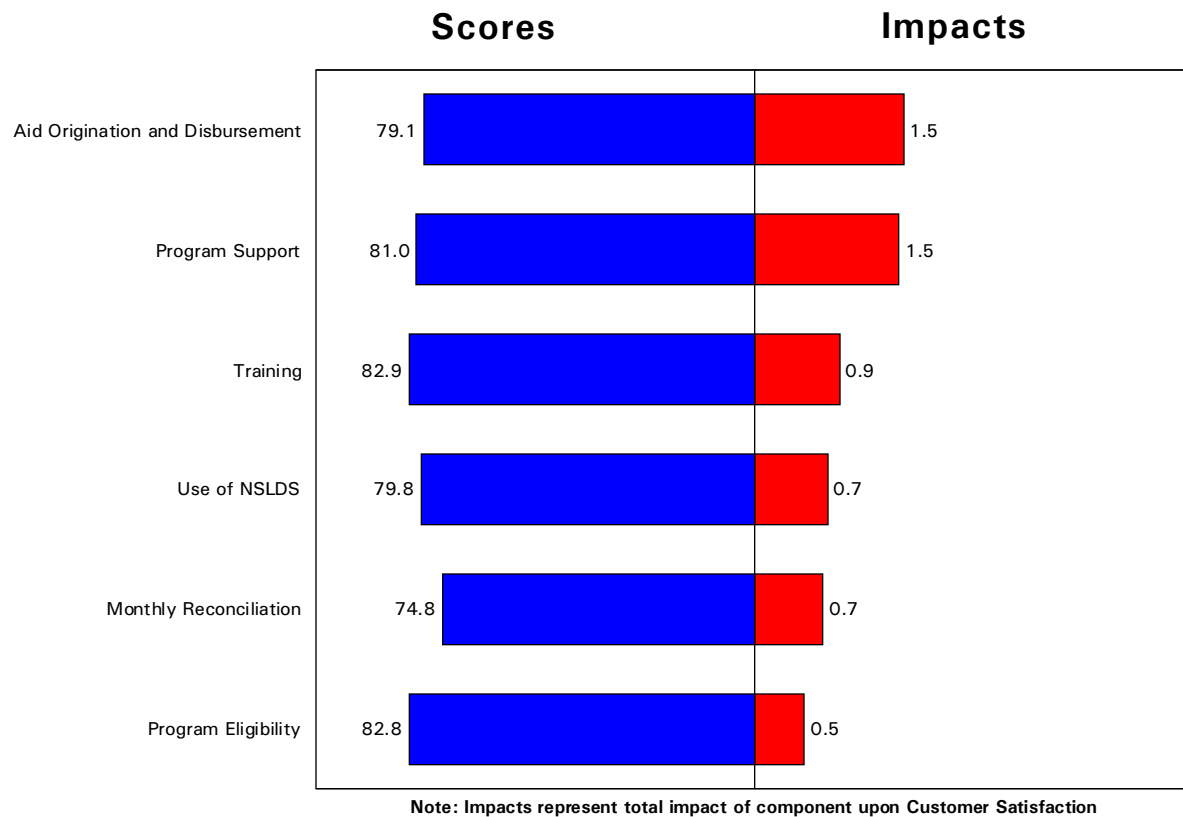
ED Express Users and Non-Users Comparison continued

ED Express Users Component Scores and Impacts

	Scores	Impacts
	Scores	**Impacts**
Aid Origination and Disbursement	78.6	1.2
Training	83.2	1.1
Program Support	80.3	1.0
Use of NSLDS	80.3	1.0
Monthly Reconciliation	78.9	0.8
Program Eligibility	83.0	0.4

Note: Impacts represent total impact of component upon Customer Satisfaction

ED Express Users and Non-Users Comparison continued

Non ED Express Users Component Scores and Impacts

	Scores	**Impacts**
Aid Origination and Disbursement	79.1	1.5
Program Support	81.0	1.5
Training	82.9	0.9
Use of NSLDS	79.8	0.7
Monthly Reconciliation	74.8	0.7
Program Eligibility	82.8	0.5

Note: Impacts represent total impact of component upon Customer Satisfaction

Detailed Findings and Conclusions

Detailed Findings and Conclusions

Program Eligibility

Respondents were asked to assess the process of recertifying their school to be eligible for participation in Title IV student financial assistance programs. The recertification process included tasks such as submitting the application for certification and attending the pre-certification training.

	Ed Express			Non Ed Express		
	Large	**Medium**	**Small**	**Large**	**Medium**	**Small**
Program Eligibility	**81.5**	**83.0**	**84.2**	**79.8**	**83.5**	**84.3**
Clarity of instructions for E - app	75.8	77.1	79.8	73.7	76.2	79.4
Ease of submitting data	81.8	81.1	83.4	77.1	82.5	81.7
Accuracy of data	81.1	84.5	81.1	81.8	82.4	85.3
Courtesy of staff	85.7	88.7	88.9	85.5	91.1	90.6
Knowledge of staff	83.0	85.5	87.7	83.8	87.3	87.7

Respondents who use ED Express on average rated Program Eligibility the second highest component at 83.0. This component has a very low total impact of 0.4 on Overall Satisfaction, so an increase of 5 points would only lead to a marginal improvement in the Customer Satisfaction score.

For those respondents who do not use ED Express, Program Eligibility on average rated 82.8, making it the second highest component among this group. Program Eligibility has a low total impact of 0.5, so Customer Satisfaction is not very sensitive to changes in this component.

The individual school segment attribute ratings for ED Express and Non ED Express users are shown in the table above. All segments rated "courtesy of staff" highest, while "clarity of instructions for E-app" is an area that all segments indicate improvement is needed. Typically, the small schools rated the individual attributes higher than, or equal to, the larger schools. SFA should concentrate on providing simpler, more easily understood, information about submitting the application electronically.

There are very few verbatim responses regarding Program Eligibility. The following comments suggest that schools would like the procedure to be user friendly and to be kept informed of where they stand in the process.

"They have got to improve their reporting forms to make the report for the E-application more user friendly."

"Continue to reduce the time that it takes for them to review the reports that we submit. It is ridiculous for us to submit a Re-certification Application and then have the caseworker not get to it for a year."

"As far as the re-certification process, they could do a better job of letting you know where you stand in the process once you submit your application."

Detailed Findings and Conclusions continued

Program Support

Respondents were asked to rate the program support they receive from SFA. This could be support from an account manager, a case manager, or the technical support center.

	Ed Express			Non Ed Express		
	Large	Medium	Small	Large	Medium	Small
Program Support	**77.7**	**79.4**	**83.8**	**75.8**	**82.8**	**86.0**
Accuracy of information	79.2	81.5	86.0	77.8	84.7	85.9
Timeliness of information	76.7	77.9	82.2	75.2	80.4	84.0
Courtesy of support personal	85.9	86.2	90.7	83.4	89.0	92.0
Knowledge of support staff	79.3	80.2	85.0	75.8	84.4	87.3
Clarity of knowing whom to call about questions	64.7	68.1	71.3	63.1	69.4	75.1

ED Express users on average have a score of 80.3 and a total impact upon Customer Satisfaction of 1.0. While improvement may be difficult because of the relatively high scores, a decline in this component would have a negative effect on Customer Satisfaction.

Non ED Express users on average gave this component the third highest score of 81.0. Among this group, Program Support has the highest total impact of 1.5. Like ED Express users, improvement in this area may be difficult due to the already high scores and a decrease would have a negative effect upon Perceived Quality and Customer Satisfaction.

The individual school segment attribute ratings for ED Express and Non ED Express users are shown in the table above. "Clarity of knowing whom to call about questions" received the lowest score in every segment, almost 20 points below the highest rated attribute, "courtesy of support personal." The other attributes received relatively high scores suggesting that once the respondent has contacted the correct person, they are happy with the support they receive. The smaller schools rate this component and its attributes higher than larger schools.

As the attribute scores suggest, there is uncertainty about who to contact regarding different problems. Some respondents feel that a contact list would be very beneficial so they know who can provide the help they need. Schools also have concerns about the knowledge of the staff regarding the financial aid process, the timeliness and consistency of responses and the desire for personal attention.

"Providing more training for its staff and for us. Sometimes, if we call in with a question, I know more than the staff person to whom I'm asking the question. It's kind of disheartening. There is a need for more training for the staff."

"I guess more availability. There have been some times when I've called and they've been too busy. The people that answer the phones do a good job when you actually talk to them, but it's hard to get hold of them."

"The single most important thing is to provide a clear understanding of who you need to contact with a problem. Have a real person to get to at the start and not having to press numbers. Somebody to get back to us within twenty-four hours. Not to have to talk to the voice mail. I go to handbooks and there are times when I've tried to get help, and they said that they could not help because we do not use ED Express. They would not even refer me. Of the people who were really helpful, it is hit and miss."

"Knowing who to call and having the confidence that the person that answers the phone will be able to help you. Better training for customer reps in all departments. Better consistency of answers, so you have confidence that what the person is telling you is accurate."

Detailed Findings and Conclusions continued

Training

Respondents were asked to rate any SFA-provided training sessions in which they had participated. These training sessions covered topics such as new policy regulations, systems, software, computer-based training, and the re-certification process.

	Ed Express			Non Ed Express		
	Large	**Medium**	**Small**	**Large**	**Medium**	**Small**
Training	**81.4**	**82.1**	**87.4**	**80.1**	**84.4**	**84.5**
Usefulness of training session	77.7	78.9	81.6	74.4	78.5	77.6
Competence of instructors	80.7	83.5	87.8	81.0	87.0	84.8
Availability of training	69.1	69.4	74.6	69.5	73.7	73.8
Courtesy of training staff	88.2	89.8	93.7	87.8	93.5	93.6
Knowledge of training staff	83.0	84.6	89.7	82.9	87.8	88.2

Schools that use ED Express rated Training on average at 83.2, making it the highest scoring component, and it has a total impact on Customer Satisfaction of 1.1. This means that Customer Satisfaction is responsive to changes in Training but an increase in the score may be difficult since it is already relatively high.

Schools that do not use ED Express on average rated this component favorably at 82.9. For this segment, Training's total impact is 0.9. A 5-point increase in this component would result in a 0.9 increase in Customer Satisfaction.

The individual school segment attribute ratings for ED Express and Non ED Express users displayed above show that schools rated the "courtesy of training staff" the highest, however, the "availability of training" is an area in need of attention. Schools who use ED Express also rated the "usefulness of training sessions" significantly higher than those schools who do not use ED Express.

Typically the smaller the school, the higher they rate this component. Small schools are probably benefiting because the training is concentrated on one or a few individuals, who understand the "big picture" better than financial aid departments at large schools where responsibilities and knowledge is disbursed among a greater number of people.

The verbatim responses echo the need for more training sessions. While availability is an issue, the location where the training is held seems to be what prevents people from attending.

"I would say more training and better locations. Some of the training is too far away. I think they should find places that are easier to get to from some of the schools. Also, if they could have places to access computers and have hands on training."

"Training. Availability in the area. The closest one to me is several states away. I don't have access to anything local for training. Convenience, I guess you could say. Localized training would make training available for more than one staff member at a time. Training the rest of my staff here would be nice—perhaps with videos. They are easily understood with or without financial background."

"More availability of workshops and training, and more hands-on workshops, especially for new people or programs."

Detailed Findings and Conclusions continued

Monthly Reconciliation

Respondents were asked to evaluate the process required for Monthly Reconciliation.

	Ed Express			Non Ed Express		
	Large	**Medium**	**Small**	**Large**	**Medium**	**Small**
Monthly Reconciliation	**74.7**	**77.6**	**84.4**	**65.1**	**77.7**	**79.1**
Clarity of the instructions	63.8	66.0	75.8	54.1	69.4	74.3
Accuracy of the records maintained	70.1	73.8	84.6	65.7	74.4	79.0
Response time	73.5	76.3	83.8	61.1	74.5	76.1
Courtesy of staff	82.9	87.2	89.8	73.5	86.0	83.2
Knowledge of staff	79.7	81.9	86.4	67.6	83.5	83.2

Respondents who use ED Express rated the Monthly Reconciliation process on average at 78.9, which is a significantly higher score than non-users. This indicates that users of ED Express are finding the reconciliation process easier as a result, whereas non-users are apparently experiencing more difficulty with the process. For ED Express users, this component has a total impact on Customer Satisfaction of 0.8, meaning that a 5-point increase in Monthly Reconciliation would lead to a moderate increase in satisfaction.

Non ED Express users on average scored Monthly Reconciliation at 74.8, making it the lowest scoring component. A total impact of 0.7 for this component means that Customer Satisfaction is not as sensitive to changes in Monthly Reconciliation as some of the other components (e.g. Aid Origination and Disbursement, Program Support, and Training).

The individual school segment attribute ratings for ED Express and Non ED Express users are detailed in the table above. There is a large gap between the highest scoring attribute, "courtesy of staff" and the lowest attribute, "clarity of the instructions." While the staff may be polite when dealing with questions regarding Monthly Reconciliation, the instructions provided need to be more understandable. As with other processes, the smaller the school, the higher the rating for the component and attribute. This suggests that smaller schools, with fewer records to manage, can administer the reconciliation process more easily, or that responsibilities are concentrated in fewer individuals, affording them a broader perspective of the entire process.

As with the other procedures associated with the financial aid process, clarity of the instructions is an important concern for schools when dealing with Monthly Reconciliation.

"I think it needs to be a smoother process. Basically I'm talking about reconciliation. They mess up the information a lot. I think they need to work on those problems. Other than that, they're perfect."

"Our biggest gripe is a better reconciliation report. It needs improvement in areas of disbursement, changes and adjustment as far as PELL or any instructions. Also, improvement of reports. Eliminate some of the useless, unneeded reports."

"Whomever they contract with to provide services needs to have knowledge of financial aid. Without them knowing about this, they have no idea what an institution is talking about. Also, know that every student that attends a certain college is in need of different things. We do everything to correct information. I've called them to straighten out the information. We don't get very accurate information. They need to make their programs more easy and knowledgeable. The payment reconciliation was left out from NSLDS, they should be sending us something to reconcile. It all comes back to not having enough knowledge of what we need, and they really don't care. I feel like I'm fighting a losing battle. The department needs to understand that institutions have different needs. We do not have identical needs, and the data they put in their systems need to be more individualized, they need to include different set-ups to accommodate the electronic process."

Detailed Findings and Conclusions continued

Use of National Student Loan Data System (NSLDS)

Respondents were asked to assess the National Student Loan Data System, or NSLDS, which is used to determine important information such as award verification, award amount, PELL overpayment, student financial history, or student status.

	Ed Express			Non Ed Express		
	Large	**Medium**	**Small**	**Large**	**Medium**	**Small**
Use of NSLDS	**77.6**	**80.5**	**83.4**	**79.3**	**80.8**	**78.7**
Ease of navigation	77.5	78.2	77.3	79.1	78.2	72.0
Helpfulness of the system	77.7	77.6	79.5	80.9	79.1	74.1
Courtesy of staff	82.4	88.6	89.4	81.8	85.2	86.1
Knowledge of staff	80.4	85.1	86.7	81.4	83.3	84.0
Accuracy of the data	71.7	75.6	82.2	75.4	78.0	77.1

Those schools who use ED Express on average gave the system a rating of 80.3. For this group, NSLDS has a total impact upon Customer Satisfaction of 1.0. Since the component already has a relatively high score, there is less room for improvement than with other components. It is also important to remember that a drop in the score would result in a decline in Customer Satisfaction.

The score for non-users of ED Express on average is 79.8 with an impact of 0.7. A 5-point increase in NSLDS would only lead to a 0.7 improvement in Customer Satisfaction.

The individual attribute school segment ratings for ED Express users and non-users above show that like the other components, "courtesy of staff" received the highest rating. Schools that use ED Express rate it significantly higher than the non-user segment. The "accuracy of data" was the lowest rated component implying that progress could be made in this area.

Where other business processes generally exhibited a pattern of small schools' ratings being higher than their larger counterparts, in this component, small Non ED Express schools rate the attributes, "ease of navigation" and, "helpfulness of the system" lowest of the six segments. Using NSLDS may require specialized training that small Non-Ed Express schools, with limited budgets and human resources, may find burdensome. This could be a case where small schools are at a disadvantage to their larger peers.

A sample of the verbatim responses confirms the need for more accurate information when using the NSLDS.

"Well, my main concern with the NSLDS is not having accurate information. They need to clean up that system."

"Accuracy of data in NSLDS is big, because we rely on their services more and more. Accuracy of information for all your service. Quality control could be put in place. Easier means for correcting mistakes in NSLDS. Carelessness in putting information in NSLDS. No solution for mistakes with NSLDS."

"It seems that a lot of schools are using the NSLDS like a Bible. They look at it and say, "This is what is says, therefore, this is what it is". So, they look at it, and it says they're in repayment, so they're fine. Then, they find out that they're delinquent, or have many items to resolve first. That it is not an accurate system yet. If it were, it would be heaven. I'm hoping that it works out."

Detailed Findings and Conclusions continued

Aid Origination and Disbursement

Respondents were asked to rate the aspects of the Aid Origination and Disbursement allocation process from SFA to their institution.

	Ed Express			Non Ed Express		
	Large	**Medium**	**Small**	**Large**	**Medium**	**Small**
Aid Origination and Disbursement	**75.4**	**76.3**	**83.5**	**73.9**	**80.1**	**82.8**
Clarity of instructions	67.7	67.3	75.9	66.6	73.0	75.1
Ease of submitting data	72.1	73.1	81.3	70.0	74.5	80.3
Accuracy of records from school reports	75.8	78.0	85.2	74.7	82.0	84.5
Courtesy of staff	81.5	82.4	89.5	81.9	86.6	88.5
Knowledge of staff	78.9	79.3	86.3	78.0	83.7	85.5

Those respondents who use ED Express rated the process on average at 78.6, making it the lowest scoring component. Aid Origination and Disbursement also has the highest total impact (1.2) upon Customer Satisfaction. This impact, combined with its relatively low score make Aid Origination and Disbursement a perfect component for improvement, especially in area of the "clarity of instructions."

This component was the second lowest scoring among schools who do not use ED Express with a score on average of 79.1. Similar to ED Express users, attention should be given to this component due to its high impact (1.5) with a focus on "clarity of instructions."

As shown in the table above, the smaller schools rate every aspect of the allocation process of aid origination and disbursement higher than larger schools. This may be due to the comparatively small number of records the small schools must process and because responsibilities are concentrated in fewer individuals, which affords them a broader perspective of the entire allocation, aid origination, and disbursement process.

Respondents' comments reiterate the need for improvement in this area by providing more clarity and simplifying the Aid Origination and Disbursement process.

"Continue in improving the user ease of the processing origination, disbursement and record keeping."

"They need to simplify the program disbursement system. That is my only complaint. There are no clearly written procedures, and the new need to put in an origination record has tripled our workload."

"Provide complete documentation of the origination and reimbursement processes. Provide better user guides. i.e., desk references. Ensure quality control of the user guides."

Appendix A:
Data Tables

Data Tables continued

Aggregate Scores and Ratings

Program Eligibility	**82.9**
Clarity of instructions for E - app	77.3
Ease of submitting data	81.5
Accuracy of data	82.7
Courtesy of staff	88.6
Knowledge of staff	86.0

Program Support	**80.6**
Accuracy of information	82.3
Timeliness of information	79.1
Courtesy of support personal	87.7
Knowledge of support staff	81.7
Clarity of knowing whom to call about questions	68.2

Training	**83.1**
Usefulness of training session	78.1
Competence of instructors	83.7
Availability of training	71.2
Courtesy of training staff	90.6
Knowledge of training staff	85.6

Monthly Reconciliation	**77.5**
Clarity of the instructions	68.0
Accuracy of the records maintained	75.3
Response time	75.7
Courtesy of staff	84.9
Knowledge of staff	81.4

Data Tables continued

Aggregate Scores and Rating

Use of NSLDS	**80.1**
Ease of navigation	77.5
Helpfulness of the system	78.5
Courtesy of staff	85.9
Knowledge of staff	83.7
Accuracy of the data	76.5

Aid Origination and Disbursement	**78.8**
Clarity of instructions	71.0
Ease of submitting data	75.5
Accuracy of records from school reports	80.2
Courtesy of staff	85.1
Knowledge of staff	82.1

Customer Expectations	**68.5**
Previous Expectations of SFA Quality	68.5

Overall Quality	**76.8**
Overall Quality of SFA	76.8

Satisfaction	**70.1**
Overall Satisfaction	76.5
Compared to Expectations	67.6
Compared to Ideal	64.0

Customer Complaints	**26.5**
Complaint rate	26.5

Outcomes	**79.2**
Confidence	79.2

Data Tables continued

Scores and Ratings For ED Express Users and Non ED Express Users

	Ed Express	Non Ed Express
Program Eligibility	**83.0**	**82.8**
Clarity of instructions for E - app	77.7	76.8
Ease of submitting data	82.1	80.7
Accuracy of data	82.3	83.3
Courtesy of staff	87.9	89.5
Knowledge of staff	85.6	86.5
Program Support	**80.3**	**81.0**
Accuracy of information	82.2	82.4
Timeliness of information	78.9	79.4
Courtesy of support personal	87.6	87.8
Knowledge of support staff	81.5	82.0
Clarity of knowing whom to call about questions	68.0	68.6
Training	**83.2**	**82.9**
Usefulness of training session	79.1	76.6
Competence of instructors	83.5	83.9
Availability of training	70.7	72.0
Courtesy of training staff	90.2	91.2
Knowledge of training staff	85.3	85.9
Monthly Reconciliation	**78.9**	**74.8**
Clarity of the instructions	68.5	67.0
Accuracy of the records maintained	76.0	73.9
Response time	77.8	71.6
Courtesy of staff	86.7	81.4
Knowledge of staff	82.7	78.9

Data Tables continued

Scores and Ratings For ED Express Users and Non ED Express Users

	Ed Express	Non Ed Express
Use of NSLDS	**80.3**	**79.8**
Ease of navigation	77.6	77.3
Helpfulness of the system	78.2	78.8
Courtesy of staff	86.9	84.2
Knowledge of staff	84.2	82.8
Accuracy of the data	76.3	76.8
Aid Origination and Disbursement	**78.6**	**79.1**
Clarity of instructions	70.5	71.8
Ease of submitting data	75.7	75.1
Accuracy of records from school reports	79.9	80.6
Courtesy of staff	84.7	85.9
Knowledge of staff	81.7	82.7
Customer Expectations	**69.8**	**67.0**
Previous Expectations of SFA Quality	69.8	**67.0**
Overall Quality	**76.9**	**76.6**
Overall Quality of SFA	76.9	76.6
Satisfaction	**70.2**	**70.0**
Overall Satisfaction	76.7	76.3
Compared to Expectations	67.7	67.6
Compared to Ideal	64.1	63.9
Customer Complaints	**29.1**	**23.8**
Complaint rate	29.1	23.8
Outcomes	**79.4**	**79.1**
Confidence	79.4	79.1

Data Tables

Scores and Ratings Based on Size of School

	Ed Express			Non Ed Express		
	Large	**Medium**	**Small**	**Large**	**Medium**	**Small**
Program Eligibility	**81.5**	**83.0**	**84.2**	**79.8**	**83.5**	**84.3**
Clarity of instructions for E - app	75.8	77.1	79.8	73.7	76.2	79.4
Ease of submitting data	81.8	81.1	83.4	77.1	82.5	81.7
Accuracy of data	81.1	84.5	81.1	81.8	82.4	85.3
Courtesy of staff	85.7	88.7	88.9	85.5	91.1	90.6
Knowledge of staff	83.0	85.5	87.7	83.8	87.3	87.7
Program Support	**77.7**	**79.4**	**83.8**	**75.8**	**82.8**	**86.0**
Accuracy of information	79.2	81.5	86.0	77.8	84.7	85.9
Timeliness of information	76.7	77.9	82.2	75.2	80.4	84.0
Courtesy of support personal	85.9	86.2	90.7	83.4	89.0	92.0
Knowledge of support staff	79.3	80.2	85.0	75.8	84.4	87.3
Clarity of knowing whom to call about questions	64.7	68.1	71.3	63.1	69.4	75.1
Training	**81.4**	**82.1**	**87.4**	**80.1**	**84.4**	**84.5**
Usefulness of training session	77.7	78.9	81.6	74.4	78.5	77.6
Competence of instructors	80.7	83.5	87.8	81.0	87.0	84.8
Availability of training	69.1	69.4	74.6	69.5	73.7	73.8
Courtesy of training staff	88.2	89.8	93.7	87.8	93.5	93.6
Knowledge of training staff	83.0	84.6	89.7	82.9	87.8	88.2
Monthly Reconciliation	**74.7**	**77.6**	**84.4**	**65.1**	**77.7**	**79.1**
Clarity of the instructions	63.8	66.0	75.8	54.1	69.4	74.3
Accuracy of the records maintained	70.1	73.8	84.6	65.7	74.4	79.0
Response time	73.5	76.3	83.8	61.1	74.5	76.1
Courtesy of staff	82.9	87.2	89.8	73.5	86.0	83.2
Knowledge of staff	79.7	81.9	86.4	67.6	83.5	83.2

Data Tables continued

Scores and Ratings Based on Size of School

	Ed Express			Non Ed Express		
	Large	**Medium**	**Small**	**Large**	**Medium**	**Small**
Use of NSLDS	**77.6**	**80.5**	**83.4**	**79.3**	**80.8**	**78.7**
Ease of navigation	77.5	78.2	77.3	79.1	78.2	72.0
Helpfulness of the system	77.7	77.6	79.5	80.9	79.1	74.1
Courtesy of staff	82.4	88.6	89.4	81.8	85.2	86.1
Knowledge of staff	80.4	85.1	86.7	81.4	83.3	84.0
Accuracy of the data	71.7	75.6	82.2	75.4	78.0	77.1
Aid Origination and Disbursement	**75.4**	**76.3**	**83.5**	**73.9**	**80.1**	**82.8**
Clarity of instructions	67.7	67.3	75.9	66.6	73.0	75.1
Ease of submitting data	72.1	73.1	81.3	70.0	74.5	80.3
Accuracy of records from school reports	75.8	78.0	85.2	74.7	82.0	84.5
Courtesy of staff	81.5	82.4	89.5	81.9	86.6	88.5
Knowledge of staff	78.9	79.3	86.3	78.0	83.7	85.5
Customer Expectations	**68.0**	**68.4**	**73.1**	**63.1**	**66.3**	**72.4**
Previous Expectations of SFA Quality	68.0	68.4	73.1	63.1	66.3	72.4
Overall Quality	**74.2**	**76.4**	**80.2**	**72.8**	**76.7**	**80.5**
Overall Quality of SFA	74.2	76.4	80.2	72.8	76.7	80.5
Satisfaction	**66.5**	**69.9**	**74.3**	**64.9**	**70.6**	**75.0**
Overall Satisfaction	73.8	76.2	80.2	71.9	76.3	81.2
Compared to Expectations	63.7	67.8	71.6	62.8	68.5	71.9
Compared to Ideal	60.0	63.6	68.6	57.8	65.0	69.7
Customer Complaints	**34.4**	**31.1**	**21.7**	**35.5**	**21.2**	**13.8**
Complaint rate	34.4	31.1	21.7	35.5	21.2	13.8
Outcomes	**75.9**	**79.0**	**83.2**	**74.1**	**80.2**	**83.3**
Confidence	75.9	79.0	83.2	74.1	80.2	83.3

Data Tables continued

Aggregate Component Scores and Impacts

Scores   **Impacts**

Component	Score	Impact
Aid Origination and Disbursement	78.8	1.3
Program Support	80.6	1.2
Training	83.1	1.0
Use of NSLDS	80.1	0.9
Monthly Reconciliation	77.5	0.8
Program Eligibility	82.9	0.4

Note: Impacts represent total impact of component upon Customer Satisfaction
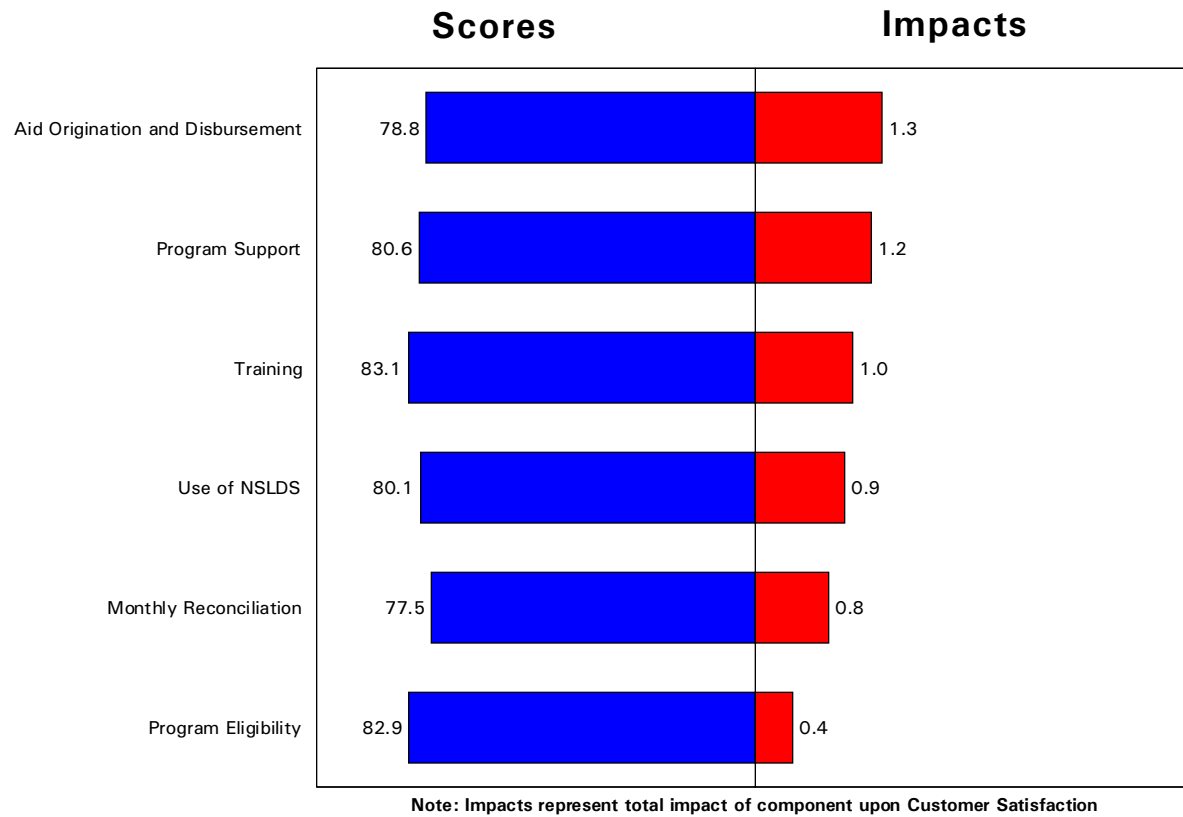
Data Tables continued

The ACSI Model Picture for all Schools (Aggregate)
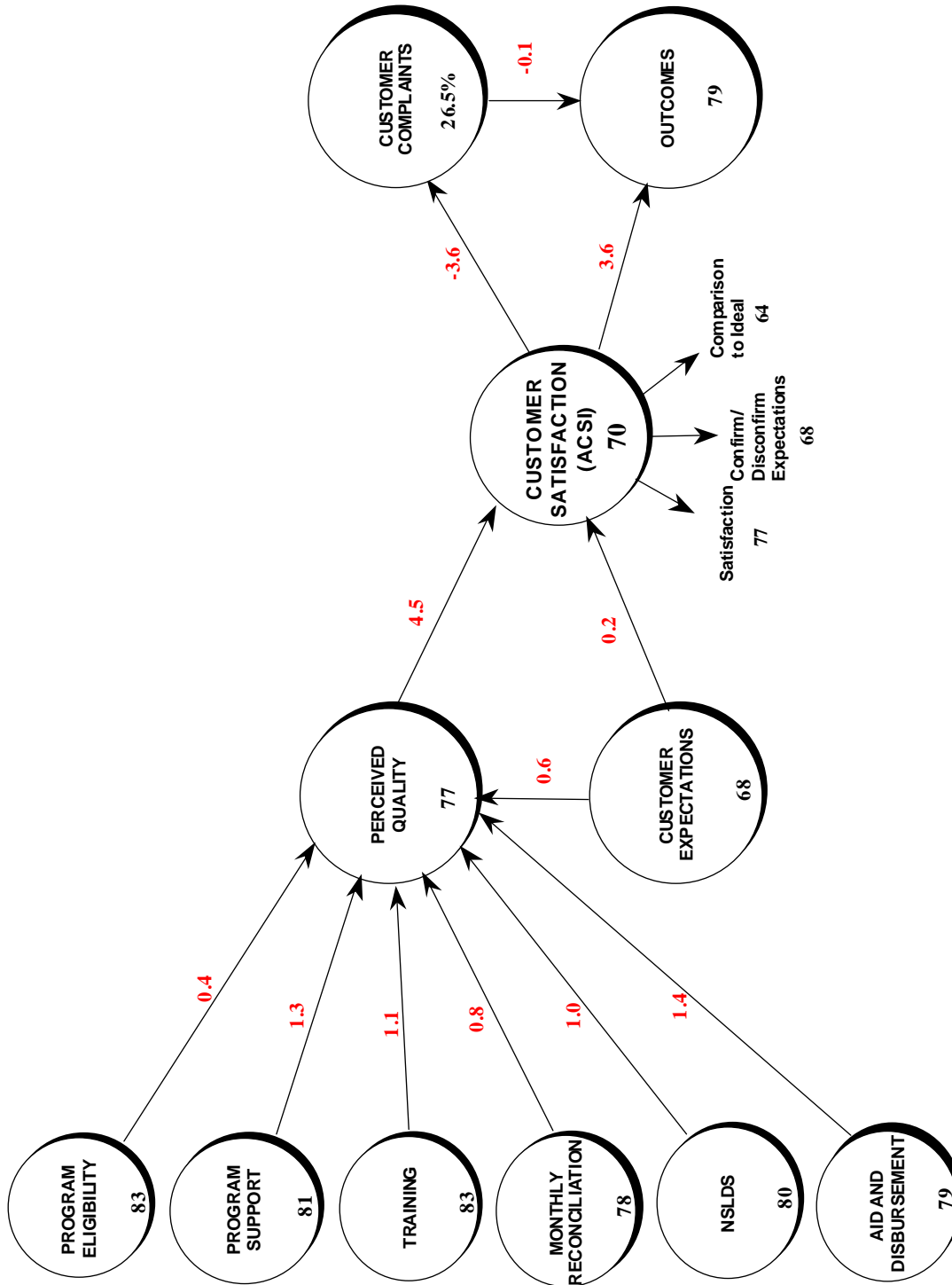
Data Tables continued

Have Seen An Overall Improvement in the Past 12 Months

	Improvement		Significant Difference
	Yes	No	at 90% C.I.
Program Eligibility	N=421	N=159	
Clarity of instructions for E - app	80.0	71.5	*
Ease of submitting data	84.0	75.6	*
Accuracy of data	84.2	79.6	*
Courtesy of staff	90.1	84.9	*
Knowledge of staff	88.3	81.0	*
Program Support	N=690	N=262	
Accuracy of information	84.0	75.8	*
Timeliness of information	81.6	71.2	*
Courtesy of support personal	89.4	81.8	*
Knowledge of support staff	83.4	74.8	*
Clarity of knowing whom to call about questions	71.2	60.3	*
Training	N=487	N=216	
Usefulness of training session	81.9	70.8	*
Competence of instructors	86.5	78.4	*
Availability of training	75.0	63.7	*
Courtesy of training staff	92.4	87.1	*
Knowledge of training staff	87.8	80.9	*
Monthly Reconciliation	N=240	N=143	
Clarity of the instructions	73.1	58.4	*
Accuracy of the records maintained	79.8	66.2	*
Response time	79.4	68.3	*
Courtesy of staff	87.3	80.5	*
Knowledge of staff	84.7	75.2	*
Use of NSLDS	N=619	N=162	
Ease of navigation	79.7	69.1	*
Helpfulness of the system	81.5	66.5	*
Courtesy of staff	87.8	77.4	*
Knowledge of staff	85.4	75.5	*
Accuracy of the data	77.7	69.6	*
Aid Origination and Disbursement	N=535	N=288	
Clarity of instructions	75.9	61.5	*
Ease of submitting data	80.7	65.2	*
Accuracy of records from school reports	83.5	73.8	*
Courtesy of staff	87.5	80.0	*
Knowledge of staff	84.7	76.3	*
Satisfaction	N=1093	N=270	
Overall Satisfaction	79.4	65.2	*
Compared to Expectations	70.4	56.1	*
Compared to Ideal	66.7	53.0	*

Data Tables continued

Valid Percentages of Respondents Who Have or Have Not Seen Improvment in the Past 12 Months

	% Yes	% No	% Don't Know	Valid N
Improvement in eligibility process in the past 12 months?	64	24	11	653
Improvement in program support in past 12 months?	68	26	6	1013
Improvement in training in past 12 months?	65	29	7	755
Improvement in the monthly reconciliation process in the past 12 months?	59	35	6	407
Improvements in the NSLDS in the past 12 months?	73	19	7	843
Improvement in aid origination and disbursement process in last 12 months?	61	33	6	876
Improvements in the services of the SFA in the past 12 months?	77	19	5	1428

Appendix B:
Verbatim Comments

Verbatim Comments

All respondents were asked, "In what specific ways could SFA improve its service to you?" Responses are listed herein, organized (where possible) by business process.

Verbatim Comments continued

Business Process-Related Comments

Program Eligibility

- *Make sure that the Guaranteeing Agency is accurate as far as the records they keep. We were put out of the program for 2 years. I went to Washington to argue our case to no avail. We could not correct errors on the part of the Guaranteeing Agency. I talked to the Assistant Deputy Council, but was ignored.*

- *They have got to improve their reporting forms to make the report for the E-application more user friendly.*

- *We are just trying to get some straight answers, because there are some gray areas in the area of our institution's eligibility to participate in the financial aid programs.*

- *Re-certification has been a big problem. They lost the application, both the written application and the electronic version. It took 18 months for them to answer me. They sent me the wrong ECAR twice. That was more than 12 months ago.*

- *We had to re-certify a lot. It would be easier if we wouldn't have to re-certify every year. I think that we use the resources on an average basis, and are confident in and find very little conflict in services. We are not dissatisfied. Although there were one or two expected problems, there are no really strong complaints. We ended up with a lot of changes in re-certifying because of the changes our school was going through.*

- *Continue to reduce the time that it takes for them to review the reports that we submit. It is ridiculous for us to submit a Re-certification Application and then have the caseworker not to get to it for a year. Also reduce correspondence time. The current administration has made so many improvements that they couldn't do much better, but there was just so much to be done. I like the people who are currently in there and hope that future elections won't goof that up. Secretary Riley, Jeff Baker, and Greg Woods are all terrific.*

- *Regarding NSLDS, they are very slow in clearing defaults from the direct loan system. In completing re-certifications to participate, they do not inform schools that locations must be approved by their state or regional accrediting agency.*

- *Faster updating of NSLDS to change the origination and disbursement process, because it has become very cumbersome. Information is duplicated. Make it so you only have to go in a single time for each student. Some of the things they ask you to fill in can be corrected by the system. They should be preset. As far as the re-certification process, they could do a better job of letting you know where you stand in the process once you submit your application.*

Program Support

- *I think that they do a good job. I really have no suggestions. I think that they are efficient, well organized, and very helpful. Usually I don't call until I have read through everything that I have to read. They are really fast and knowledgeable when I do call them for help.*

- *Make it easier to talk to people. Make it easier for me to know to whom I should talk and about what.*

- *I think they meet my needs, but maybe there could be quicker response times for my questions.*

- *I don't know, they really have been doing a good job updating it. Still, it is a little confusing knowing who to call for what. I don't know how they could improve that. Maybe they could write a resource book listing who to contact—there are a lot of resource books for everything which would be great.*

- *You could clarify the regulations. I get different information from different places. Some of the automated systems need to be easier. I am constantly sending back information that they should already have. The communication between departments and updating of the information on schools and students should be more timely. The info between departments should be consistent.*

- *I feel that they're doing an excellent job already, and the servicing center has been wonderful.*

Verbatim Comments continued

- *To have more contact with some of the people, have more person-to-person contact with individuals instead of electronically.*

- *I think they have been doing okay now. They need to have well-qualified staff and to have a knowledgeable staff to answer questions.*

- *Recognize schools' individuality. I guess that's it. Train your employees.*

- *I have no problems with the FSA. The beauty school has a great relationship with the management team. Any time that I have questions I can call anyone at the case management team and someone will help me.*

- *Their telephone system. A lot of times you call and go to voice mail. Sometimes, it's full and it takes many calls to get through.*

- *Have support services available where someone is knowledgeable in all the different aspects of the system. Volunteer to give us info about what we should do in various instances. Volunteer the tracking record without our being charged as part of the customer service.*

- *I need better communication. There are things out there that I didn't know were available to us. I don't know why I don't receive information. Better communication would be helpful.*

- *They could start listening to us. They could be student friendly.*

- *They do a good job, and I think all the problems are internal and some people do their jobs better than others.*

- *It could institute a work clock hour program, meaning we could get answers to our questions quicker. That's it.*

- *I think that they are doing a great job. I would like responses a little more timely.*

- *Make the literature more understandable? The "Dear Colleague" letters and the federal registers. It's really mostly the federal registers that I have a hard time understanding. More phone accessibility. You can call and get busy, busy, busy. I realize it's just hiring more people but it's hard to get through. That would make it better for me.*

- *I think they need to look at paper work reductions. There is a small school that sends me ten bulletins of everything they put out, all postmarked separately. It's just a waste, and I don't think they have very many well-trained phone staff at the toll free aid number.*

- *Speed and knowledge is top, so I can't think of anything else that they could do.*

- *Provide quicker service and quicker answers to technical questions.*

- *They do have support, but most of them don't have very good oral skills. More people that are targeted to specific areas so we can ask our questions to specific people. Sometimes we'll get one answer from one person and another answer from another person.*

- *With the books they have and the Internet and being available to talk with people, I think they're doing a good job. So, nothing at this time.*

- *I think they just need more staff and they probably don't have the luxury of hiring more staff. I don't know.*

- *I guess speed or accuracy in getting the information back to me.*

- *It would be nice if they had greater availability and usage online so I could directly communicate and work with the department.*

- *I would like the personnel to know the answers and not to have to check with their supervisor, and I would like them to call back a little quicker.*

- *There is the telephone response in the main desk at Region 9 in San Francisco. When I call over to San Francisco to speak to a review or certification specialist, I receive a voice mail. Seldom am I able to talk to the person I need to talk to. They are slow in getting back to me. I need more training on the Internet applications.*

Verbatim Comments continued

- *They should not charge me for every time I call them with a computer problem. I just don't like those charges every time.*

- *Call to get accurate data and accurate answers.*

- *I think that the ability to access information for students and staff should be available in a timely matter and easy to understand. I think it's important to get through to the support person easily, and to have the instructions to be clear. I think that the support has been good. If things are clear, it makes it much easier.*

- *The only thing is more one on one access, eye to eye contact type things. A visitation. Periodic visitations would probably be what I'm trying to say.*

- *I need more contact names. For example, if I have questions about tax information, who would I speak to? I need someone to help me with the entering of tax information of investments on the SFA. Getting an updated contact list. Who is the person to ask for that? Give me good contacts to speak to and a list of departments. Also, localized training sessions and more training sessions for each of the areas. A lot of times, more CD instructional types of training. Even with some of the pre-certification training, more localized training sites. I have to go from Florida to NY.*

- *Returning my phone calls in the same day, in a couple of hours.*

- *Their knowledge of the system. They don't know how the process works. Develop programs that are more easily used by our institution.*

- *To be more friendly and to work hand in hand with different aspects to serve our students.*

- *Make it easier to communicate, instead of calling and having to talk to a machine for a half hour. It would be nice to call in and speak to someone and not have to go through the bureaucracy of a computer.*

- *They could take more frequent surveys with less questions. Concentrate on good old-fashioned customer service…speaking clearly, with courtesy. They need to be trained in how to answer a phone. I am concerned with the second question you asked me about whether any of my immediate family had applied for student aid. Why do you want to know that? Are you thinking that this would indicate a financial need on my part? How does this relate to this whole survey? Do you think that my answers would be skewed in some way if I had applied or not?*

- *Please respond to requests for information promptly.*

- *I think more and better trained customer service reps are needed.*

- *I don't really know. The only problem I have ever had was when a student got some information that was skewed. They could provide good accurate information to students and schools.*

- *Make their staff more knowledgeable. Make it more user friendly.*

- *I don't know who to call when I need something*

- *I had a policy question and, when I asked a question, I got contradictory answers from two different training sessions. I called and no one got back to me. When they do give you an answer, they won't give it to you in writing. There aren't enough people that know everything. There is no contact with anyone who can really give you an answer that they will back up. They should provide the small schools with high speed Internet access; it takes an hour to download things with our 56K connection. They should connect us with Internet with a high-speed connection. They should try to have more electronic access conferences; it wouldn't cost so much money because it is not in my area. They should have six of them in more areas to make it easier to attend.*

- *Well, they could be more correct with the data they receive. They are very nice people and very helpful, but sometimes the data can be incorrect because of the departments not talking to each other.*

Verbatim Comments continued

- *With the IPED system there isn't much communication between their departments. The help line couldn't answer a question about a line for line problem that we were having. Space the IPED's out during the year instead of grouping them at the busiest time of the year. They need to remember that there are a lot of small schools that don't have excess staff.*

- *The only problems are with their third party. If we could send it directly it might solve problems and cut down on problems. Support is excellent and they do a good job. One of the best support groups.*

- *Pretty much keeping the same people, so that I have one person who knows me and knows my school.*

- *Each department is familiar with what the other department is doing.*

- *It would be good if the people who write the policy knew what they were talking about. They are no help. It is hard to get a call through and, when you do, they can't help you and may not understand your concern. Establish a team of technical assistance without penalizing institutions for calling them and asking for help. Do more audits and get out there and see what these schools are doing. That's it.*

- *Be more consistent. Accuracy. That's it. Timeliness. Get the same answer from an inquiry no matter who you call. Get the same answers from all people. Give us an interpretation of rules and regulations. A bill goes into effect in Oct. and we still don't know what it means. Return of the Title IV movements.*

- *It was better when they issued the discs for ED Express. I was on the phone with someone for 45 minutes the other day, and we still couldn't figure out why there were no PELL files on the ED Express, so now I have to go and start over. There are so many areas that you call and if you call the wrong one, it takes a while to get the right person because they don't know who to refer us to. Provide a little more training to those who don't know what they're doing. I haven't had any ED Express training where we are shown how to originate and batch where we can get money for the students. I think there's an assumption made that that new people come with a certain knowledge.*

- *I don't have any. Normally when I'm trying to get through, I don't get a call back until a day or two later. It would be nice if they could call back that same day. That is all.*

- *Mainly I think just more clarification on a few things; for example, when I was doing recertification and sometimes the instructions were a little bit vague. On a few of the things that probably would have been my main complaint when I was doing the recertification, sometimes it was a little hard to get some help. I know I had to call the main office and also the regional office and it was hard to get in touch with somebody I could talk too. We have a third party service person that helps us, and that takes a burden off my shoulders.*

- *Become more personalized, less phone trees. I like to talk to people and set up something for very small institutions.*

- *They need to be supportive and not hostile or antagonistic. They can be more clear and direct in their instructions and guidelines. Provide interpretations of their regulations. They need to clarify and explain their new refund polices before they go into effect.*

- *They need to hire customer service people who know what they are doing. They need to hire people who communicate well and that speak English. If they can't speak well, they shouldn't answer phones. They need people who know what they are talking about. The problem is no one will take direct responsibility for the buck. It is getting better.*

- *SEA from start to finish is a bureaucratic confusion, hard reading, documentation overwhelming. phones intimidating, the working staff are rude and intimidating. They are not one bit concerned; they just put you on hold and let you sit there. It's a disgrace. Their regulations are unfair and they hold the school responsible for problems with the loans. Okay, there you have it.*

- *Talking with real people, not voice mail and machines.*

Verbatim Comments continued

- *From my standpoint—since I do everything in the office—the technical support is not that easy to use; the ease of understanding procedures with the software; and the ease of understanding the process. I commend the department upon which you call or email with a problem, for providing an answer. People are very helpful when you call with a question, and that has improved. I'm pleased with the improvement with help and would like to see that continue.*

- *Have more customer service operators so we can get through quicker. There needs to be some way other than electronically to do SSCR in case the software and hardware go out.*

- *Availability. Get rid of the automation and get a real person on the end of the line, because by the time you push the numbers, if you don't get the specific question answered, you're disconnected or rolled back around to the same menu. That's about the only thing I have a problem with.*

- *They could have more knowledgeable people to answer the questions that we have to ask.*

- *There is no particular way. They keep improving themselves and each time they improve themselves they help me out more. Just keep improving what you are doing. Like I said, I was at the conference in D.C. and I went to their booth and asked them who was in charge, down to the low guys on the totem pole, and told them how wonderful they are. I talked to the people at the booth, and I did compliment them there. I wanted to say thanks to the people who answer the telephones, because there is no one as patient as they are. They are patient, patient, patient. I tell them that I proudly wear their T-shirt.*

- *Making things more clear when explaining things. The old way of doing the disbursement process was easier and less time-consuming.*

- *Sometimes you have to read carefully. They send so much reading materials...such thick books. I have to spend a month reading the book. But I can get the information out of the book. When I call they give good information.*

- *I don't think that a lot of the people there know their job well. They don't return calls and, if they do, it is weeks later.*

- *Phone communications and help when people call. I just don't want to even bother calling because I have to call so many people and I don't know if I'm going to get my answer. So, I just go about my own way of doing it. That's one of the reasons I have a service person.*

- *They could be more responsive to questions. If you have a question, you call and get someone's voice mail, and they rarely ever call back. It usually wears me out before I get an answer, and I usually say, "to heck with it." That's it.*

- *Get the stuff out on time—the handbook that the SFA deals with, if they handled the questions about the handbook. We haven't even heard about the training sessions for last year. We have people we call for the answers. If they don't know something, then I have them refer me to someone who does. On one occasion I had to speak with quite a few people to find an answer to my question.*

- *Keep the lines of communications open. Increase the ease of the software applications. Inform me of the what the department has and just keep open to any changes that occur.*

- *I just need one person to speak with all the time. I've been having problems with reconciliation, and I have had problems all year long with it. I used to have no problems before, when they had the SPS reports; it was so easy, but now they don't have that.*

- *See that the people who work with the phone can speak clearly and understand English. The dialects of some minorities are very hard to interpret. They need to communicate. I don't care who I talk to, but the language barrier is a problem. I think that I want to thank the system for their support and helping all the financial systems across the US. It is fantastic. We're doing a better job in a shorter amount of time. The students are benefiting and it has been the greatest change over a short period of time.*

- *I think a more timely response to questions. That's it.*

Verbatim Comments continued

- *Be more available, more courteous. Most workers are courteous, but I met one yesterday that wasn't. It was the first time I had someone yell at my face. We are able to get done what we want to accomplish.*

- *The lack of paperwork made a lot of more time spent on the computer. Instead of just putting it in on one point you have to go back in, and it's a lot more work. When you want to change the amount of disbursement, it takes it down to a 0 instead of the right amount. I wait for them to call me back , but it takes days to get a response. It's just having to input things so many times; so much time is wasted entering it in so many times.*

- *Just by making it more clear for who we call for what. We need to have a book that has a more comprehensive directory.*

- *I don't get a lot of communication because we're small. I feel like I'm in the dark, especially with training and software. That's why I don't use ED. I don't really get a lot of support.*

- *They could respond to my problems quicker. That's my biggest disappointment. When I need something done, I need it done now, and it takes them quite a few days to respond. They say they will respond in the next day or so, and sometimes they don't respond at all. And sometimes I have to call back and put in another request to actually speak to a live person. The billing. I'm billed for things that aren't something I've created. It's something in the software that isn't handling the situation, and yet I still get billed for the phone call.*

- *Give the colleges contact lists so they know who to call with problems—software problems— and how new regulations will work, how new programs will work.*

- *They could improve the process in their "Dear Colleague" letters that we receive, and a lot of that could be incorporated into the manuals. The manuals don't come when they should; they arrive late. The dealings directly by phone have been positive.*

- *I haven't had a problem in the last year, but previously it was a nightmare. No one should ever have to go through what we went through. Having employees to answer the phones is very important. They need to be more available. One time it took me 6 months to get my paperwork together, but they improved. I just got back from a meeting and we did comment on that.*

- *More information on phone numbers.*

- *When I have had to use SFA in the past, I have gotten different answers from different individuals. I think they could work on their consistency between individuals.*

- *They need better personal communication. I have had problems. The person that was to meet with me, never showed up. You call individuals and they never return calls.*

- *I would like to be able to call numbers with confidence and get the people that I want to reach.*

- *Before they put new technology on the market, they should adequately test the new software. Customer service. Competency and friendliness and centralization of approval of changes to the program participation agreement. All training staff could be better and more competent. The hotline number of the student service telephone support system is horrible. They're providing inaccurate information, and it's providing major problems for the financial industry.*

- *When I called about one loan in particular, they told me to call the bank. I think they should have taken more time to investigate the matter rather than dumping me on the bank. The bank just ended up telling me to call the SFA.*

- *I have a feeling they don't get on my level; they are a little condescending, because they are so familiar with everything and we are not.*

- *More and better trained employees.*

- *More contact people.*

- *I guess you could be more informative with some changes. Give me the correct number that I need to call, instead of having me call several different departments.*

Verbatim Comments continued

- *I haven't had any problems with the SFA. They are very helpful with all the technical problems I have.*

- *I would say, be more accessible by phone or on the Internet to answer questions and respond quicker to the questions.*

- *I would think that the staff needs to be better trained. The response time is a big one as well; sometimes it takes weeks to get answers.*

- *I really have no idea. Whenever I have a question or need help, I get an answer.*

- *I would like a timely return of calls on messages—three calls haven't been returned—and basic knowledge of the customer service line.*

- *I need quicker responses.*

- *They need more regional staff. All I can think of is more regional staff.*

- *I guess more availability. There have been some times when I've called and they've been too busy. The people that answer the phones do a good job when you actually talk to them, but it's hard to get hold of them.*

- *Improve the way that they give me information in the short time possible. If they don't have the answer, they should connect me to the person who does.*

- *If it could continue to view our inquiries and concerns professionally and reply quickly and courteously.*

- *The whole electronic part of it. They need to do better research before they send out information. They need to work more with the users and listen more to their problems and complaints.*

- *I don't really know how to answer that. Sometimes it's just hard to get hold of them... so perhaps more people available on the phones?*

- *They could provide one contact person for all 30 of our schools. Have one contact for the proprietor and administrator. They have improved over the last year, but they could improve the reconciliation process for direct loans 4 years prior to year six.*

- *I think one thing they could do is to have more people at the regional offices. Every school is given a region and a contact person. They have been very good but are pulled in different directions. Have other people trained under those people. We have an excellent contact person…it's just getting a hold of them.*

- *The instructions need to be clearer. The whole project, specifically a number 1 to 10, step by step. You need more people to answer calls.*

- *More personal contact to answer questions.*

- *Have people who are more knowledgeable, and answers that are more consistent. The phone system is easier and better to use.*

- *With the phone system, it is very hard to get through to a person. If we want to talk to someone that we have spoken to previously that can be very difficult. Make the origination record and the disbursement record one.*

- *I think that the availability of designated staff at a regional office would be an improvement. Because of what we mentioned earlier—which was who to call in certain circumstances—I think that's an area that can be improved. Making the communication easier, perhaps through e-mail access as well as phone access. Truly again, most of the working relationships are positive, so I can't think of anything specific other than the communications that might need some improvement.*

- *They need to educate their staff. I call people and they just don't know how to answer. They should test their software so that, when students call, they are more prepared and don't have glitches in the software itself.*

- *The number one thing is that I would like to have one person or one office to get any question answered. I would like to be able to call my school rep. Get rid of the Origination and Disbursement process because it takes too long; it takes like three steps, and the PELL takes only one.*

Verbatim Comments continued

- *Sometimes they don't return calls. Some know the system and others don't know it. Some are rude and cut you off. That's it.*

- *Clarify who the contact people are. Perhaps customer service training. If I know who to call it would probably help a lot.*

- *The main way to improve services is to train their employees better. They have done a good job in improving the courtesy but the knowledge level is not very high. That is it. The employee needs to know more about the loans in which they are involved, whether it is PELL, or Direct Loan.*

- *The biggest problem is that the instructions provided online and in writing aren't very clear—they need to be more clear. They need to hire people that are more knowledgeable, so that we don't have to make as many calls to clear up problems and questions.*

- *In regards to campus space programs, the people we deal with are slow and inconsiderate. They are the only people that are this way. I expect improvement now that we have a liaison for our school. Really I don't have any other complaints. Everything runs as smoothly as expected for such a large organization.*

- *It would be nice if I had a better knowledge of the contact person. That's all.*

- *Probably being a little more responsive. Quicker time response to inquiries. Basically, I really can't think of anything else right now. They're basically doing a good job. I don't have that much interaction with the SFA. As far as I know things are working very well.*

- *I really don't know of a way they could improve. They've been good all around. No, not really. Anytime I've asked for help I've gotten it and, if the person I was speaking with didn't know how to answer the question, they got an answer for me.*

- *I think that their overall customer service needs to be better. Their communication with me (financial aid director) needs to be more clear. I think that they should involve more of the education people like myself with the changes that they are thinking of making. Get more input from people like myself. Their service from the direct loan origination center needs to improve.*

- *It's just been excellent. I was the vice president over financial aid at Anders University. I think that we covered just everything, the process, the response time. If there's a problem, it's easy to find someone to resolve that problem. I think that would be the number one appreciation. If you have a problem it's not hard to find someone who's going to help you solve it. I think they're not trying to stump you with very complex language. I think that's it.*

- *I don't know. Just continue to provide good instructions for the software use and the technical support and make sure it's readily available. The wait time has improved greatly. The hot line for students (the 800 number) needs improvement, and the support people need improvement. They're not good with their reliability of answers.*

- *The ease in contacting someone and knowing who to contact. I get transferred around to too many people.*

- *At 1-800-4-FED-AID, the customer services representatives give misleading information to students and the responsiveness of the department of education personnel (account managers) is very slow.*

- *Have a customer support branch that responds to your questions on a timely basis. Service to schools. The past instructions went overboard on simplifying things and don't have instructions that are comprehensive and clear.*

- *Get real people on the telephone. I hate it when I call and ask for anything that I just feel like they don't care. They're in a hurry and don't want to spent any more time than they have too. One time when I called, I knew they would electronically send it, and before I could ask a question they hung up. The people you get on the phone try to give a yes/no answer and then hang up. RFMS training is good. It will be a real help.*

Verbatim Comments continued

- *Whomever they contract to provide services needs to have knowledge of financial aid. Without them knowing about this, they have no idea what an institution is talking about. Also, they should know that every student that attends a certain college is in need of different things. We don't get very accurate information. We do everything to correct information and I've called them to straighten things out. They need to make their programs more easy and understand-able. The payment reconciliation was left out from NSLDS; they should be sending us something to reconcile. It all comes back to not having enough knowledge of what we need, and they really don't seem to care. I feel like I'm fighting a losing battle. The department needs to understand that institutions have different needs. We do not have identical needs, and the data they put in their systems needs to be more individualized. They need to include different set-ups to accommodate the electronic process.*

- *Make people available. It is all voice mail with no personal contact.*

- *They need people to man their telephones and respond to compliance questions. They never call anyone back under any circumstance.*

- *Making it clear whom to contact and about what and having staff readily available for telephone support. Higher loan limits under the Stafford loan program. In the past, when we have had to contact Washington, there is only a recorded message to leave a message and they would call you back. It was hard to talk to a live person. There was not even a live receptionist to talk to.*

- *My biggest complaint is with the Direct Loan Program. They do not even understand the system. The people who answer the phones do not understand what is going on. The Direct Loan System, the whole process. I have not enjoyed working with them at all.*

- *First, I think that the 800-4-FED-AID line for students needs to be totally retrained. They give out a lot of bad information to students which makes our job much harder. The SFA line for aid professionals is slow and doesn't respond in a timely manner. When we have students who need aid, we can't put them off for three weeks. Some of the data in the NSLDS database—particularly the loan default data—is not up to date. I have grave concerns about how the collections staff deals with the students. They are mean, and these are the people who will be doing the PELL overpayment drafts. They don't work well with students.*

- *The people within the SFA have done such a turnaround as far as customer service, they are more client-oriented, more standardized; there's not as much run-around. I have been so stunned with all their improvements. If you ask me whether they could improve, the only thing that I would say is that we want to go electronic. We would do all of it over the computer since there is a lot of paper work. It would be nice if it were all electronic.*

- *First, policy questions should be answered within 24 hours. Second, have more people familiar with proprietary schools. Third, the NSLDS must be updated immediately with information from Guarantors and from schools holding Perkin's loans. There is a horrible lag time on this, if it gets done at all. Finally, more specific and timely technical training. This should be done on a quarterly basis at a regional office.*

- *When you call, you get a menu; then you get to wait forever for a person. Like when I do the FISAP. When they do get on the line, they are too busy and have to call me back.*

- *When you say SFA, does that include everything from ED Express to Title IV? I guess what I would like to see improved is not so many different phone numbers to have to call to find out where your problem exists. It seems like everybody passes the buck to the next place. When you Title IV, they say "That's not our problem; it's the software." Everyone seems to think the problem belongs to someone else, like third party software or Title IV—they think it's CPS's problem or ED Express' problem. That's why I say you have too many numbers to call. One has to make three or four calls to get the right person. I don't know how to do it—perhaps combine services or something. Not really. The information is pretty accessible on the web; it has easy instructions to download.*

Verbatim Comments continued

- *Sometimes I have trouble with reports maybe if you could call just one place for everything that would probably be the main thing.*

- *Have clear instructions. That's probably the biggest issue I've been up against. Making sure that their staff is available at the appropriate time like when financial aid administrators need to ask them questions. It's an annual process and it's an e-application, but it never works; and if you try to call someone, no one answers the phone and no one calls you back. Probably the only other thing I would say is they really need to consider the mailings they send to the school. They send form letters to schools because some schools haven't done what they're supposed to do. My most recent experience has been with my audit materials. I got six audit materials and letters telling me how to submit may audit materials, but when I called about it because I had already submitted it, I was told it was just a form letter and I could disregard it. I guess the point is, why send it?*

- *I think the move to customer service mode has been really great. I have been very unhappy with the RFMS systems. They do not round out and I am not getting the right amount of funds., so the reconciliation is difficult. This particular problem is just a glitch in the system they need to correct. I am not sure what it is. I am very happy with the people I work with and the help they give. When you call, you can talk with somebody. I think it is just because it is a new system and it takes a lot of time for it to get updated.*

- *The only thing I can think of right now is when I call, I have to call 5 or 6 people to get the right person.*

- *The main problems is when new software comes out and I'm trying to use it, when I call for technical help the people on the other end are technical people and don't understand the way financial aid works. That's it.*

- *The front-line people who answer telephones tend to be the ones who are least knowledgeable. The knowledgeable people are hard to get hold of. The lower level employees give different answers at different times and that leaves us high and dry. In my experience, it is rare that someone is willing to put a response in writing for you, so you have something to go by. The front-line customer service is deficient.*

- *I want the ability to talk to people who have a firm knowledge base and can answer the questions I need answers to. The institutions need that and the students need that, too, because they are getting the wrong numbers. SFA needs to get back with the institution and make some modifications.*

- *Answer the phones when I have questions. That's all I can think of.*

- *It would be helpful if we had one person who would work with our institution once in a while. There are so many numbers and so many different people; If we just had one main person it would be easier.*

- *Well, it has improved somewhat, but at the times that I have needed help and assistance in the past, it was hard. It has improved. so I haven't needed to call that much about problems. The next thing is that when regulations appear, sometimes it's very hard to implement them. I don't know if we get what we need. I think that some policies hurt students, instead of helping them. The new regulations about the return of Title IV A has caused problems.*

- *A direct line to the SFA for financial professionals. Clarification on the process to forward the forms that we need to have here at the school. That is all. I find it is very hard to speak to person, so a direct line would be very helpful.*

- *Customer service reps are stretched to the limit. They need more reps that know how to help. We need to get everything off the internet, and sometimes the connection drops or isn't available.*

- *Give consistent answers when you talk to someone; everyone gives you different answers. Be more available; most of the time we get a voicemail and then they don't call us back.*

- *The only problem I have had is requesting funds; sometimes the server is down, and sometimes the customer service is not up to standards.*

- *If they were a little bit quicker with their information. The information always takes a couple days to get back, and so a little quicker would be nice.*

Verbatim Comments continued

- *One of the problems I have is when they ask you to fax or E-mail the question. It takes too long. Sometimes you have to send the fax or E-mail 4 or 5 times. When you call, you get the answer right away.*

- *Personal customer support, clarity in instruction and a little more timely in response.*

- *Technical knowledge and timeliness of the calls. More training.*

- *When we were trying to do our FISAT, it took four days to get a response to the problems. The lady was handling them went on vacation. They need to return the calls promptly. I had to get help from the regional office, not from the FISAT. Make sure you call people back within 24 hours. Basically. I feel there is a strong effort to have better customer service. I appreciate that, but there is still a long way to go.*

- *Maybe just the accessibility. The customer support sometimes is a little tough. The thing to me that is frustrating is that we have ED Connect, ED Express, NSLDS and It is difficult just to keep up on all the training aspects of knowing how to manipulate those programs. There's always the regulatory things that are changing all the time, but I don't know if that can be helped. That's probably always the way it's going to be. That's probably as much as I've got for today.*

- *I don't have a problem with them. They are always knowledgeable and helpful. I don't think they need to improve.*

- *We could use better phone support.*

- *They could answer my phone calls within the same day or at least in the same week. I guess that's the main one. I'm talking mainly about my regional contact, who is supposed to be my single/main point of contact.*

- *Responding to questions and concerns regarding new policies and procedures in a more timely fashion. A lot of times we will go to training and they say they will get back to us when we bring up new concerns. The timeliness of it or the ability to do so in a timely fashion is critical and sometimes it falls short of my expectations.*

- *I don't understand a lot of it but they seem to help me.*

- *From what we can see, the problem is that they are almost entirely reliant on computerized systems not designed by financial aid individuals. Therefore, when you ask someone in the financial aid arena about it, they either don't understand the computerized side or they are trained too narrowly, so you have a system that doesn't fit and the people don't have an overall picture. It's so frustrating sometimes I could scream. The loan origination center claims it gets all drug out information from GAPS, in our case GAPS shows 70,000 less drawdowns then low origination does and they tell me all the information comes from GAPS. This isn't likely, so sometimes you really don't know where the information is coming from.*

- *The PELL Grant section could improve as far as quality, courtesy and service in their customer service area. They could research distributing call centers to a more sparsely populated or rural area where the jobs are needed.*

- *Have somebody available with the knowledge that I need. That's basically it*

- *Provide a phone number or a way to talk to a real person. I get tired of being on the loop of voice mail and hearing that they will call you back, and it goes on for days and days.*

- *It seems that whenever you call someone, they seem to know as much as you do. Anyone that I've contacted has been very nice and tries to help, but when I call three different numbers, I get three different answers. Louann Hamilton would probably be the best person to talk to.*

- *They could tell me who they are.*

- *The competency of some of the people is very, very low. I'm not saying everyone. But 30 percent of the time I feel like what I'm talking about the other person doesn't have a clue about what I'm asking. I think you hit the nail on the head when you asked if we knew who to call when we have a problem. It would be nice to have a directory so we know who to call when we have a particular problem.*

Verbatim Comments continued

- *They just need to make things clearer—clearer instructions. When you have a question you need to have access to a knowledgeable person who knows what you're asking so you can get a clear answer.*

- *I would like to see one person assigned as a resource to each school. In the area of software that we use to transact with SEA, I would like to see that stabilized. We continually get updates and changes.*

- *I think being available, the response time. It's frustrating not to get an answer when you need it.*

- *They've already improved, as far as the newer, friendlier department of education. Now if you're in trouble, you can call and they'll be there more often. As a school owner, I feel that it's better than it was. I think that that's a good thing. We participate in direct loans, and I've called over to Dallas and had very positive support from them. I got to meet a lot of these people at a conference in New Orleans and everyone was very friendly.*

- *It's difficult to say. They could make services more readily available. They could improve the quality and accuracy of information on the NSLDS.*

- *They could be faster on their responses. They are not known for being prompt when you call or write a letter. No matter how you communicate with them, they aren't quick to respond. They could respond quicker with training schedules.*

- *There are so many different areas. Single point of contact, and striving to keep improving the single point of the contact to ensure that it remains a part of the service. Be very basic, simply structured training for beginning offices, especially training for the return of Title IV funds. Readily and conveniently available. The availability of training, making information easily obtainable and making the IFAP website user-friendly.*

- *Maybe a bit more training for the people on the phones, on the front line.*

- *The single most important thing is to provide a clear understanding of who you need to contact with a problem. Have a real person to get to at the start and not having to press numbers. Somebody to get back to us within twenty-four hours. Not to have to talk to the voice mail. I go to handbooks and there are times when I've tried to get help, and they said that they could not help because we do not use ED Express. They would not even refer me. Of the people were really helpful, it is hit and miss.*

- *We are very well pleased with things. I met with the program reviewers when I had some questions and they were very helpful and are still helping to make some changes. The attitude toward military schools has been completely reversed from a few years ago. In the last year or two they have completely changed.*

- *Their knowledge on origination. They weren't able to give us answers on regulations, and it seems that people are confused about them. I can't seem to get a clear answer. The quality assurance—I can't get anyone to respond to my calls on quality assurance workshops. Those are the two issues I have.*

- *Someone who could speak Spanish. It would make it easier to explain problems.*

- *Some times how you explain what needs to be done. Do not rush when giving information; it does not sink in. It is not explained thoroughly; sometimes they assume that we already know the information.*

- *Make it very clear who to call for what, simplify the programs on our end; PELL Grant for instance. Changes in technology and programs comes too fast and without testing.*

- *To streamline some things would help. Sometimes you don't know who to talk to. It would be good if the SFA could be modeled after the direct loan program and the level of support they offer. Department of Ed needs to get rid of the telephone automated system and to return calls sooner than they say.*

- *It would be great if they could continue to communicate with people when they have problems. It would be great if they could communicate in a nice way. One of the things that's always frustrating is the amount of regulations.*

- *A little bit more responsive to the needs of the institution.*

Verbatim Comments continued

- *I can't think of anything. I think that they should keep doing what they are doing. I like them to be available if I need a question answered—to call an individual and talk to them without getting bounced around.*

- *They could band together, be more consistent along the divisions of the SFA. I called DC and Camp Space, and all of the voicemail boxes were full.*

- *Primarily in the reconciliation of data bases with the other government organizations that they interact with. Their consistency with the other organizations by interpreting their data the same way. Being more consistent and being an organization that is all on the same page with their sister organizations would be a vast help. The training of the lowest level support staff. In one case, I would get a person who took a long time getting back to me. In another case, they would know the answer right off the bat and it made me worry that they weren't trained properly before they were put on the phone.*

- *Being able to get to someone on the phone in a timely manner. Get to the right person or a knowledgeable person in a timely manner. I found that you always have to be transferred to another person. It's a problem to get the right person to answer any challenges I may have.*

- *They need to have more knowledgeable people that we could call. Right now you have no confidence in what they'll provide regarding the regulations. They need to develop a way to consolidate the regulatory documentation and make it much more organized, so that we have a central repository of information that we can search. The SEA handbook simplifies the language of the regulations, but it only comes out once a year. If we could have an on-line handbook that's updated it would be extremely helpful.*

- *I they had a more immediate response, it would be nice, but I know that it's almost impossible.*

- *Clarify who to call when I have a question.*

- *Knowledge of the customer service representatives. Have better knowledge by the customer service reps.*

- *Quit charging the schools for Customer Service calls. The whole program needs modernization and electronic support.*

- *I guess better customer service as far as the people on the phone. The website should have a better search engine and clarification of regulations.*

- *I guess probably just getting back with the answers, especially following through with direct loans. Where we have more problems is with direct loans. Cleaning up errors with the direct loans.*

- *Not charging the schools when calling the help desk.*

- *Improve the timeliness of responses to questions. Improve consultation with the community in implementing regulations. Listen to our input. Don't rush legislation without consultation with the community. For example, federal return funds calculation.*

- *Customer service is not giving us the same answers from day to day. We don't get the same answers.*

- *Provide more clarity regarding who to call. Technical support for their electronic services.*

- *The people could be more knowledgeable, and there could be people instead of voice mail.*

- *The customer assistance number. I don't think that those people are trained beyond what the book says. I can read the handbook, and that is what they spit back at me.*

- *Improve the response time. Get back to me on certain things.*

- *Quick access to information is the best for aid officers. For a while, they gave us an alert of new topics, but they haven't been doing that for the last few months.*

- *Improve the training of the RFMS help staff. This is the one program lagging behind. Revisit the origination process of the PELL grants. Promote the direct line. Work on the accuracy of NSLDS data. Improve the reconciliation process for the PELL Grant.*

Verbatim Comments continued

- *I think the most specific way would be for more knowledgeable customer service representatives. Department of ED provides most information in an electronic format. What would be very helpful would be to get a periodic summary, not the weekly notice of the important notifications out there. Better use of e-mail to summarize on a daily basis what is on their web site. Individuals who have more understanding of the total financial aid process. More comprehensive knowledge of the financial aid process on the part of the customer service reps.*

- *Have more knowledgeable staff. An understanding and acknowledgement on their part that schools handle things differently. The technology. For them to create partnerships with the major education software developers.*

- *A directory of numbers with an explanation of responsibilities, so it would be easier to see who I need to call in particular situations. Regional training opportunities that are taught by the people who come from the different service centers and different areas of responsibilities. I would like some people to come from NSLDS, not people they have trained in our region. It would be nice if there is any way to put a directory on the Internet and for it to be updated regularly and have pictures of who we are calling. It is nice to see who we are talking to.*

- *The greatest improvement would be better understanding of who does what, who to call with questions. More clarity and more practical understanding of how the modernization blueprint will work.*

- *One of the things I have problems with, is that when I call I get voicemail or get transferred. I can call 5 or 6 times until I finally get someone. It would be so much easier if they could find a way to do things better and keep that way. Nothing else.*

- *I think they are on the right track, I think that they need more people trained in the right processes. The web info had a lot of bugs in it. That's it.*

- *The training of the staff. The consistency of information. Timely delivery of interpretation of the regulations. Training: I would like to see the staff better informed about what has changed towards the regulations. Consistency: In term of compliance officer. They should be all in accord with what they tell the clients. Timely: By the effective date. We are told something, and we don't know how to monitor a new regulation.*

- *They could reduce the number of people we must call to get answers to questions. Resolution of problems (NSLDS). When a problem does pop up there should be a faster resolution to them. Accuracy in who you need to speak with. Loan Over award needs to be resolved faster. I think that the ED Express and ED COM 32 transformation could be a lot easier. I want to commend the department that it has gotten a lot better.*

- *I think they need to continue to improve their systems and electronic capabilities. I would like to see better training of the telephone staff. I think that you couldn't have picked a worse month to do this survey. It is a zoo around here and I just can't give you any other names to contact. They would kill me.*

- *Have knowledgeable people at the other end. Offer more training as the programs change. NSLDS information updated more often than every 3 or 4 months.*

- *Significantly faster response time to problems. Quicker resolution to system errors. More software flexibility. Less rigid business rules. Fewer hand-off's on problems. Not so many layers. No one has ownership of problems. A more business-oriented view as opposed to a governmental view. Able to respond to a changing marketplace. Bringing new products to market much faster — software releases, web development. Everything they do takes years. More visible support for the direct loan program. They treat it like a step-child. A lot more streamlining of processes.*

- *Improve the availability of customer service reps. More workshops in central locations, one being in Atlanta. Moreover, even though we have regulations on the Internet, I still think that we should be able to call and get any hard copy regulations, and update. The Internet is almost a scapegoat.*

- *The biggest thing is not knowing who to call when you have a problem.*

Verbatim Comments continued

- *Continue to streamline the electronic exchange of information, enhance the customer service technicians, they often give out incorrect information to students and aid administrators. I think that better training and more sensitivity is important. Have a second layer that they could go to like a tech proficient person with more expertise.*

- *Just have a better computer system. Have more people available for help line support.*

- *This year, with the direct loan, you are assigned a rep, and ours has changed. You know that if your rep changes, and you are in the middle of something, you have to start again from ground zero.*

- *They could be improved as far as the turn around time; they could be a little more responsive. I have a couple of questions from last week that still haven't been answered.*

- *Better instructions on everything related. Some things we have to interpret and call to clarify, but the staff is helpful. That's it.*

- *It can be frustrating calling on the phone and it says press this button press and that button, but how do you get around technology?*

- *Continued access to communication with the SFA. The ability to receive answers from the SFA in a timely fashion. That's probably the main thing.*

- *It would be helpful if everyone in the organization had the same training and could give the same answer.*

- *Make information more available and train your own staff.*

- *More technology support, simplified instructions, streamlining the system, regional training and accessibility.*

- *Return phone calls in a timely manner. It would be nice when there are bugs on the EDE software if they could be rolled out quicker.*

- *Well, we have got good customer service. I guess by assigning specific clients to each institution so that we talk to the same person all time.*

- *Given the efforts to improve services and given the technology, I don't have any complaints. I don't have any specific complaints. The willingness of the personal and the enhancements of the technology... I don't have any specific complaints.*

- *Have better trained staff with regard to the hot line and responses family.*

- *Better knowledge in the staff and access to accurate reports on a consistent basis.*

- *It's bureaucratic beyond belief. You never have one person who can follow through. The left hand doesn't know what the right hand is doing.*

- *My only complaint would be with the CSR. She's not knowledgeable about the technical aspects of the program.*

- *I understand that certain aspects of their job requires in depth research, but I'd like more competent answers to my questions and not such a long time for an answer. I have an e-mail since 1999 that they haven't answered. It takes forever to get the answer. I would appreciate if the question that I have would be directed to the person who is most knowledgeable about the subject or the specific area of SFA. I would like to see the dept. to come out to the institutions, especially large one like ours and provide training. We don't mind, but others might. Provide training like specific training that will answer the needs of colleges, specifically of community college issues; and if you're in graduate school, the specifics of the graduates. More tailored and user friendly. We would like ombudsman person to see him. We would like to see a couple of them, because we know they are there.*

- *Sometimes when we send questions over there, they refer them back to us and the student is confused. Sometimes the question seems like it should be answered and not referred back to us.*

Verbatim Comments continued

- *More accurate response, less bureaucracy. The electronic statements of account for the 1999-2000 award year are inaccurate. There are a large number of people who are telephone contacts. There is a large number of people available at help desk. There is a limited number of people that can successfully provide information to a school. You have to go through a maze of voice mail. They don't reliably return calls. They return but they call once don't get a hold of you and they will not call again. I am not talking about the customer service, I am talking about people of importance. There is a tremendous burden placed on the schools by the SFA. They're biased and prejudicial against certain types of institutions—historically, black college universities. HBCU have not been held to the same cohort default rate regulations as other institutions. The reporting burdens are astronomical. The schools have to hire a number of highly specialized people on full time and I spend none of my time educating.*

- *The best thing that they can do is to provide a clear understanding of who I need to call when I have problems. Especially telephone numbers and E-mail addresses. I would like that to be provided more clearly. This is the main thing. Everything seems to be going well. I can say that now. I have not finished the 1998-1999 reconciliation.*

- *There is really a problem with specific things, I hear they are trying to do some of those things. Really those things like ED, PELL with reconciling, making it easier to know who to contact. When you previously called it took me a couple times to get to the right contact.*

- *Stability of staff that they have in place, like in finance; they move them around so much. When you have a question you have to go through the whole process of the place. I don't know if it's because they promote them, or if they just move them around so much, but I think if someone opens a case they should shut it.*

- *I guess more electronic means. The SFA Tech Website has been great to visit instead of having to call. It's easier to get in touch with people that way. It is really efficient. They are doing so many good things. I can't think of anything else.*

- *First, the regional offices should make telephone contact made easier. Second, the training sessions need to be a little easier to access.*

- *Sometimes you don't know who to talk to. Sometimes you call and nobody will call you back. Sometimes, internally, they could help us by seeing the whole picture. The left hand doesn't always know what the right hand does. Continue training for the student support lines. Sometimes, that information is less than complete. Someone says "yes" to the student without fully explaining things to them. Was mainly incomplete. That's it.*

- *When we have a problem, I think it should be addressed for that school and that specific problem rather than using a generic solution to the problem.*

- *The person who is assigned to my account could be much more knowledgeable and they could get back to me in a more timely manner. That almost never happens. It would help if the department would send an e-mail to notify me when critical information has been put in our federal mailbox—for example, the federal campus based allocations amounts. Rhonda Herbert is great. She saved my life more than once. They need to figure out how to make all their stuff web based.*

- *Having someone give me an interpretation of a regulation and getting the same answer regardless of who you talk to in the Dept. of Education.*

- *The only problem I run into is when I call people and they don't know what they are doing. If they could have an advanced question section, because it's really frustrating when you get someone on the phone who doesn't know what they are talking about and they just guess. If they could index the handbook that would be really great. There are too many sections in the booklet. An actual hard copy to the index booklet. It's a lot easier to have a paper than going through the pages on the computer. I'd also like to see the default section of the NSLDS working.*

- *Probably have the customer service reps be more knowledgeable with computers and other areas, so we can both be on the same page on what were looking at on the computer. That's about it.*

- *The 800 number could be staffed with more knowledgeable people.*

Verbatim Comments continued

- *Assure timely information to third party software vendors. Assure accurate consistency information to students calling the toll free number. Provide consistent answers through our regional offices. Provide rush technology to aid offers, to alert of changes and updated information.*

- *Hire experienced personnel who understand Title IV programs.*

- *What has happened is that is down here they have done what we asked. We requested to have some staff deliver some information in Spanish and they have done so. There has been improvement in the availability of information in Spanish for my students.*

- *We need to know who to contact for a lot of things, especially with regard to reconciliation. When we get out of our region and have to deal with all of the electronic processing, we do not know where to go. From the applications, to the draw downs to reconciliation. We pay money to get problems straightened out that may not be our own. We pay for the telephone calls. In our region, in Colorado, we do not know who to talk to. The trainers and everybody are awesome.*

- *They could make more tech. support available free of charge for ED Express and ED Connect.*

- *More interpretation of federal regulations, more online training, and quicker online response to questions.*

- *Improve the time responses and technical expertise (over the phone).*

- *I think there should be easier accessibility to department of education personal, where you have a rep. that schools can contact for their needs. With a PELL Grant, you have to call a different number, and campus based you call a different number. There is a need to just have one contact system—more general vs. specific in nature.*

- *I think they've made themselves a lot more accessible and given us a lot more tools to use.*

- *Continue to increase access to the decision-making process of this department. Continue to develop a partnership with the financial aid community.*

- *Ensure that the people entering the questions and answering them are very knowledgeable. Simplify the regulations that pertain to the disbursement of funds.*

- *Our problems have come when files have not been transmitted when we thought they were. I do not know if there is a better way to keep a handle on those things. The customer service has been great, so if they keep on with that, any other problems will stay in line.*

- *Make themselves more knowledgeable, and make it more understood what services they offer and how they can help us.*

- *Increase timeliness, improve customer service and ease of access to customer service.*

- *Have a little more documentation on the services they provide.*

- *I don't always know who to call for what. Some sort of guidelines regarding who to call. I wish everything wasn't online, because I don't have time to check all the e-mail.*

- *In general, a better turn-around on questions that are submitted, whether it be by phone or email.*

- *Always improving customer service and providing info on things that are available. Make everything user-friendly, but let the financial aid officer still have a prominent role.*

- *Less centralized control, less regulatory control and customer service.*

- *I think they also manage the 800 number. They need to increase the competency of the people answering it. I think the other area is with the individual.*

- *Make it easier to get a hold of an individual. They're good about notifying people with important information.*

Verbatim Comments continued

- *Continue to make ED Express a better product. The staff that they hire to man a lot of the help areas do not really sound all that intelligent. I think that they will often give the right answer but they do not come off as well-educated. I get the information I need but it would be nice to get someone really sharp at the end of the line. When students are trying to get information by phone, they are usually on hold for a long time. Maybe it is a training issue. There have been a couple of students that have been on hold for over an hour. They are constantly working on it. I am not dissatisfied, but there is always room for improvement. Always keeping an eye on making improvements. Just keep making it better. It is way better than in the early years. They do work on year after year. It keeps improving.*

- *Operate on Eastern Standard Time hours and/or possibly extend into the morning hours. That's it.*

- *When things are requested, and we actually get what we requested without having to request it 2 or 3 times.*

- *I think they need to better train their front-line phone people. You can call five different times and get five different answers. Phone number access—who to call for what. Standard training for trainers. Some trainers are great and some are weak. I'd like to see the NSLDS be accurate and current.*

- *The most improvement that is needed is the CSR's; they change too much.*

- *Have better trained staff. They had no idea what to do; they get the book out and read it along with me. I can do that myself. With PELL Grant records, they show that it has been accepted, but it hasn't. Doing updates within 10 days is not realistic, especially in small offices. Students can't get through on the phone lines. Records have been lost in large quantities this year.*

- *More timely response to questions and better handling of single identifier initiative.*

- *To ensure we have timely and complete access to qualified resources in a clear and consistent manner. With so many contractors it has been difficult for us to go where we need to go for which problem. There has been some improvement, but there is a ways to go yet. Streamlining is important. Simplification. More consolidation, standardization. If they continue to improve, we'll see the kind of service most of us are hoping for. We have had problems getting responses back from the inspector general's office, regarding investigation for possible fraud. This experience has been very unsatisfactory.*

- *When we have a problem or a concern, get back to us in a timely manner.*

- *Improve the comprehension of the person who answers the phone, so I can be transferred to the correct department. I got stuck in a feedback loop last spring and was transferred around to 4 departments. Then, I finally got to speak to someone that had the authority to transfer me to the right place.*

- *It is hard to get the service we like. There needs to be more people and less work so we can get better service.*

- *Getting back to you if they don't know the answer. Some times the guidelines are gray; they don't know and they don't tell you. Better instructions for doing things.*

- *More clarity about who to ask questions of and a quicker response to those questions. Making training more timely.*

- *They could improve it by not charging for a phone call. Every time we call, we are charged for a phone call. They need to be faster with the turnaround time with the data they provide on defaulted student loans.*

- *Just accurate information. Knowledge of information instead of trying to get back to me later with it. Accurate and up to date, instead of providing old information.*

- *More technical assistance and more live technical assistance or web-based assistance. More simplification of the FA process in reporting and so forth.*

- *I would say the ease of getting a hold of people and knowing who to talk to. Also the time they get back to you could be cut back.*

Verbatim Comments continued

- *The accessibility and timeliness of contacting individual in the service department in the office of education. Timely return of phone calls from those people that we are trying to reach in those particular service departments. Often I work with the community in high schools, and I hold workshops for these councilors. I have called the office of education for material for the councilors that I am trying to help, but the calls are not answered in a timely fashion. Sometimes I cannot get the material I need, so I go without material. I called the people at the American Reads program, and they responded to me. This is the only program that I have had help with.*

- *Just continue with customer service and make sure everything is streamlined and accessible.*

- *The customer service. I am not pleased with the customer service. When I make contact with a person, they don't know the answer, and they don't know where to get the answer. Not having the information and not knowing where to send me to get the right information.*

- *I think in guidance. The whole aspect of when you need regulatory guidance. There's a couple of examples: when a students calls you for assistance and they are given incorrect information, and also when we have called from our office and received inaccurate information. The whole idea is you can have two opposite answers for one question. In my experience, in the past year, I have received wonderful levels of service and attentiveness. Returning my calls was excellent. They have been very good at answering my questions.*

- *I think there is a need for improvement in customer service. Too many students and financial aid professionals in matters in terms of the knowledge of certain customer service individuals. Knowledge and consistency if answers. An example is, a student calling in with a question about filling out a FASA and getting inaccurate or inconsistent information. There are some systems and issues that need to be resolved. The NSLDS systems computer and systems issues. Especially the difficulty in making NSLDS systems. The department's overall computer system. Customer service and the computer system are the two general areas.*

- *Having had a break from being at the EA office, when I came back in January, my impression was that there is a lot of information coming into the office, and I have a problem knowing who to contact for certain things. The point of contact didn't seem to be that clear. That's probably the big issue.*

- *More knowledgeable customer staff at the loan origination center. Continue web applications.*

- *By having faster responses and by consistent responses—each time you call, and no matter who you call, you'll get the same answer. Those two things are my expectations. Consistency and reasonable speed. I expect an answer within 2-3 days.*

- *Try to get information out faster. Some information takes too long to get. Nearly everything is becoming web-based, and it seems like you have to have everything on a paper document before you can go ahead and certify it. It would be better to have it on the web so we can print it out. Some of their customer reps aren't the friendliest. It seems that some just try to get the job done instead of being friendly; they just try to get the job done.*

- *Knowing who to call and having the confidence that the person that answers the phone will be able to help you. Better training for customer reps in all departments. Better consistency of answers, so you have confidence that what the person is telling you is accurate.*

- *Probably more training opportunities, keeping us alert regarding all new information. Better customer service.*

- *We are in a unique situation in that we are a vocational technical career school; we have secondary high school students and some adults taking some of our classes. We only do PELL Grants. I don't diddle with it enough to remember everything. We have too many organizations that have their finger in the pie. There are so many people I don't know who to go to. It's probably simple and easy for the person who has this as their livelihood, but for me it's confusing. I worry about whether I am doing it correctly. I worry if some agent is going to come at me with a badge and put me on the front page of the Kansas City Star. The regional office understands our dilemma; they have been very good and very helpful. They have opened their doors when we have needed to bring our group in and have a discussion with*

Verbatim Comments continued

Title IV and ED Express. After trial and error, I have found an individual that I completely trust. She is wonderful; I really appreciate her.

- *All the new software needs to be user friendly and up-to-date, and it should be easier to understand who to contact for concerns or problems.*

- *Better communication with software vendors for ease of electronic processing. They write good programs for schools that use their programs; but as for the rest of us who don't use them, we are left hanging dry on our own. That's the key right now for me. That, and a more timely response from our regional customer service person. I have put in calls to him and it would be weeks before I would hear back from him (area case directory). That's very frustrating.*

- *More updated seminars. In the only seminar I have attended, the people were more concerned with taking breaks than with teaching the material. That is what I would be interested in…and a toll-free help line rather than being charged for technical assistance calls.*

- *There seems to be a lot of problems with the software, and there are constant upgrades to the software. The contractors are aware there is a problem and there is little response. They are slow to inform us about problems with the software. Customer support is awesome.*

- *I think just improving the technology on their website, making it more interactive. They could make their directions or instructions clearer, step-by-step. I don't know. I think the regional offices need to be more interactive with the schools. First of all, maybe just knowing who the people are that they deal with. I've never really had a good response from the department of Education, so I guess customer service training for their employees would be good.*

- *More training and better customer service*

- *Simplify the IPEDS report with less redundant questions. Take away the answering machines from the Washington phone system.*

- *The problem is the electronics; it is sometimes very difficult. The software needs be less complicated, especially because I am not so technical. They have become very service-oriented and they need to stay that way.*

- *There's so much information coming at you from so many directions, it's like overload, so maybe better organization of the information—whether it's new or updated. I have some regrets about how everything's computerized. There needs to be some understanding that not all canned programs work for all schools. We have to modify so much. The staffing has improved and become personable and not so threatening. I really appreciate that, so keep that up. Continue to pre-test the software so it's ready upon release.*

- *There are problems with being able to draw down the money you need. They give me an initial authorization, but I have to disperse my own money to the students. Maybe the beginning of the second authorization or increase the authorization. I have to pay for customer service because I'm not a direct-lending school. This really bugs me big time!*

- *Have the financial aid handbooks and the verification information available in January. It's a gross injustice to financial aid administrators to be held to audit for information that we don't have. That's the main thing, and I can't seem to get past that. We'd like to distribute the Post Secondary handbook to our counselors. We're giving our students last year's information. That's pretty much it. We have had good luck when we've called in. The people are very nice.*

- *I think the NSLDS process could improve, by providing more accurate data from all parties. The PELL help line could improve, by the staff being trained on the process involved so they can answer questions. The student help line could be improved, if the staff would not offer opinions on professional judgment. That's It.*

- *Continued availability of regionally diverse areas for training sites. It is great when they come to local areas; that way we don't have travel and hotel expenses. Clear instructions. I like that they have started giving case numbers so that we can track and conclude problems. The most confusing thing is not getting crisp, clear answers to things. It would be good if we could get the same answer to the same question every time we call.*

Verbatim Comments continued

- *A more consistent approach to the software programs they publish. Probably, there could be an easier way to find out who to call when you have questions about particular financial aid programs.*

- *I think the biggest thing would be in the PELL grant area, which seems pretty confusing this year. We're having difficulty with the funds and getting students paid. I think they have improved a lot. They could bring a list to me. I think they are on the right track and it appears they are listening to their customers. They're responding in a more timely fashion.*

- *Whenever possible, try to work with Congress to streamline and simplify the process for students. Have a hotline that you can easily get through to, where all financial officers can call to get information on special rulings. Have a high-ranking person meet annually with the financial aid officer by state. Do this kind of survey rather than having it done through a third party.*

- *To facilitate integration of SFA's EDE software with ours. More information on regional SFA contacts. Having access to phone numbers or e-mail addresses. I like the coach training material.*

- *In my mind, I'd say the biggest way is to deal with a small school that's not a part of a huge association. I would want them to be able to become more structured to flexibility to meet the needs of a greater variety. I am so pleased with what I've seen. I didn't have good feelings about the SFA, but in the past year they have dramatically improved. Today I feel I can go right to the source and get the right answer with courtesy, and under the conditions that if I need more help they can do that too.*

- *The search options, or search engine in the IFFAP, needs drastic improvement. I was sent a letter that had a single point of contact name for our region. When I contacted him, he was severely lacking in knowledge in the area of financial aid. He had the knowledge of a typical 8th grader regarding financial aid. I think it's useless to have a single point of contact who knows nothing about financial aid. There needs to be an improvement in mid-year transfers in the NSLDS. That's all.*

- *It's the data, the origination disbursement data. We just had such a problem with that this past year. For now, I think our biggest problem is with origination and disbursement. With some of this, I can't determine if it's on our side because we use third party people—we use Banner. We've had to transmit the same records up to ten times. That's my biggest issue. It's software related, but as long as we can get someone on the phone who can help us resolve a problem, I'm okay with that. You asked about helpfulness and friendliness. We get someone who is very friendly, courteous and in charge of what they're doing. They don't make you feel dumb. I expect someone who is a good technician to take someone who is not a good technician and help them through the problem. In some of our offices we have people who have no technical skills. They have enough information to push the right buttons. When that doesn't happen for us we get someone on the phone and I would like that person be able to help the novice through it.*

- *If training were more accessible. The only problem is in the area of direct loans. They could be more timely and responsive. Better consistency and training of personnel.*

- *Publications is one. I would like to see more in regard to debt management. I'm concerned about the debt that students are getting into. When I call, they are good about calling back.*

- *The way that disbursements and applications for funds are faster now and every time that I have called in, I have received a lot of help. SEA can offer more training for people working for the first time. The resources are there, but we don't know how to use them.*

- *Providing more training for its staff and for us. Sometimes, if we call in with a question, I know more than the staff person to whom I'm asking the question. It's kind of disheartening. There is a need for more training for the staff.*

- *Utilize the internet more instead of ED connect. Have an account person designated with the State—someone I can go directly to, a school liaison.*

Verbatim Comments continued

- *100 percent web based. There are too many complicated and diverse computer systems involved. I would continue to reinforce regional office staff, mandate SEA personnel and spend time in a university financial aid office.*

- *The guides that come with the software that they disperse are often written in language that is too technical and not in a user's language. It would make our lives a lot easier if they would improve the instructions on the processes that we need to understand. When you call in, all we do is punch in numbers. They should provide an easier way to get through to all the telephone numbers.*

- *Spread out the locations of the training places, and remember to return my phone calls.*

- *Better wording of advice given to students and parents when they call the SEA line. Many times the advice given places the blame of aid not being processed in the financial aid office. Also, an easier automated phone system. Nothing else. A phone system that is easier to navigate.*

- *Better reconciliation of direct loans and PELL grants. Better and more consistent training for the staff of the 1-800-4-FED-AID line.*

- *It could be a little easier to understand and navigate. The change in the web-site made it harder to use instead of easier. It would be nice to have a directory of who to call for what.*

- *Availability of information sent to schools should be advertised louder and more frequently. Continue customer service, and emphasize client relations. Establish contacts through the schools. I'm pretty happy with the service right now.*

- *Sometimes there is no room for error and, when error is found and it's after deadline—like PELL Grant—you can't get it after September 30. I think there needs to be a leeway for the deadline and there is not a lot of room for corrections on our part. The staff that deals with Title IV; sometimes the department is not always cordial or receptive. I would say there is a great improvement with computerization. That is a real plus.*

- *Clarification on implemented regulations. Make more department of ED reps available. They are having them in Hawaii. They need to have representation in each state. Not just one designated rep, but multiple.*

- *I think their technology is complex and there are too many systems thrown at you very quickly. They need to come up with just one system. Timely reporting back to me on issues; it takes them three to five times to get back to you.*

- *All of their web based information is very helpful. I had a problem with the PTA account person who was not very knowledgeable. I'm excited that you are expanding access to NSLDS to students.*

- *There should be more clear options for who provides what service. It should be more clear. As far as downloads go, there should be more implicit instructions for dummies. The web-site searches should be easier. Acrobat reader is slow, and also the search engines are very particular and it's hard to find what you want in a certain amount of time. Sometimes it's easier to go to the manuals. The fed aid phone crew should hire financial aid professionals. Job opportunities in all areas of SEA should be advertised more prominently.*

- *Instructions need to be a little clearer. Probably the data entry is a lot more complicated than it needs to be. Too many steps and sending things in separately. Every time I've gotten customer support, they've been wonderful, but the paperwork is difficult. I know they're dealing with other schools so they have to be broad.*

- *Privacy with written material in addition to web-based materials as requested. Minimize web and security when accessing public information. Have better index sites on web pages and maintain customer service on toll-free numbers for a longer period during the day and during the peak period, and provide more staff.*

- *Offer more training sessions in more areas of the country and provide the website with a better search mechanism that allows us to go in by topic. For example, if you're looking for it, it would be easier if you could go in and type-in "pro-rating", but that doesn't seem to work. It has to be more term- or concept-sensitive. Providing a help desk in terms or if you had a quick question.*

Verbatim Comments continued

- *I guess this is just something the other day—they could have one school code to cover the entire institution—the OPE ID number versus FICE number (tell ID number). It's like we have a number for tell, for FFELP and then one of the SEA ID number and, if they could all be the same number that would be a great help. What would be nice if they had a central 1-800 number for financial aid administrators dealing with Title IV wan, NSLDS, all of the electronic, technical agencies that are out there to help us. A number that would allow us to speak with a representative with NSLDS, CPS, Title IV, Wan, all those that are out there—if they were only centralized. I really think that's it.*

Training

- *They have done a really good job; their training sessions are excellent.*

- *I think some of the smaller schools handling everything through the computers need more training.*

- *Offer more training seminars. There has just been one.*

- *I would like more specialized training for clock hour schools. I've been really impressed with the conversion from paper to computer and the ease of the transition.*

- *Training sessions should be more at a local level. Lately, most of the training is at the regional training offices. It's specific to the type of school that I work at.*

- *I would say more training and better locations. Some of the training is too far away. I think they should find places that are easier to get to from some of the schools. Also, if they could have places to access computers and have hands on training.*

- *We need more localized training sessions. The past two years have been much better.*

- *I can't think of anything. We are a clock hour school. I would like more training geared specifically towards clock hour schools.*

- *We need better instructions on how to use it. More instructions; they are unclear.*

- *More training.*

- *To have more training that's closer to where I live, more local. Especially for the training. A lot of the training is done only in Denver.*

- *More training for the general public, for the people who are working with the program.*

- *It is hard to find any type of training or information on PELL.*

- *I would like better technical manuals dealing with the software. I need better directions for someone that is not a technical person. The refund procedure is a nightmare and the manual doesn't tell you how to do it.*

- *Continue to increase training sites. Improve documents and resources. Improve the origination and disbursement process.*

- *My problem is being able to keep up with the computer related skills. Workshops are thousands of miles away from me. My main problem is hiring somebody to train here in a small school. As a result I have used a financial aid service person. I admire the degree to which the department is taking down on the loans and closing the loopholes for defaulted people. I think people with defaulted loans don't have access to financial aid, as it was two or three years ago. I strongly disagree with not having that access. Over all I think it is a department that is more efficient than most in the Federal Government.*

- *I really don't know. Include more electronic information and more training sessions through Telecommunication on the TV, instead of going to a training site.*

Verbatim Comments continued

- *I would have to say the biggest thing is more localized training. Usually the closest is 7 hours away. I know that is difficult for them, but that is just the first thing that comes to mind. The training we have Wednesday is an example of how they are trying to reach out to areas out of the offices. They have probably already started and, if that is the case, it is a good thing.*

- *Probably more training opportunities, keeping us sharp on all new information. Having better customer service.*

- *Providing more education to those people who deal with part-time and small schools. I need to attend an educational workshop on ED Express. I don't know when and where they are offered. The list is mile long for who to contact. It is very frustrating knowing who to call for what problem.*

- *Making the training closer to my home.*

- *I would like to see more training geared towards my type of school.*

- *The handbook instructions. You have to look and look. It could be clearer on what they mean. It's okay I guess.*

- *Electronics, mail and personal contact. Provide more training on how you operate electronics. More workshops and sections to schedule time to attend more in the future.*

- *In certain parts of it, we need more training. The classes need to be more specific to where you are at with it. Have specific classes for different levels of competency. I don't like the new Internet system. I don't enjoy playing on the Internet and still have not been able to access the NSLDS.*

- *I really feel that the training they provide to professionals leaves a lot to be desired. I feel the initial training is too advanced and it needs to be spread out among different sections. They need to provide publications more quickly when changes are made.*

- *Make the instructions clearer.*

- *The one thing that bothered me was that an instructor said she was going to send me information and didn't. I'd prefer if they followed through with what they say. That one particular class went really fast and it was my first one. I can't think of anything else.*

- *Maybe more workshops to clarify things that aren't clear.*

- *Have better and more frequent training programs. Have better locations. Get the free programs in Texas.*

- *More accessible training sessions.*

- *I would say more timely training for new aid administrators. They need training for the new administration. Across the country the training is not the same. If monthly training were available, and people knew that they could have the training available to them, there would always be new people coming in or new programs. So they need to get good training. It should be at the regional offices. It should be with no cost or registration fees. The department would save a lot of mistakes and cleaning up. I believe the 3-day turnaround of funds is too short. We need to be able to hold on to the federal money for 30 days, or at least 15 days. It takes forever to make the money available again. They went from no limit to a 3-day limit. What if one of my students is sick? Ten days would be better; three days is way too short, and it causes problems for the schools.*

- *I need more advanced notice on the training they provide.*

- *More training in my area. The training is easier for the financial aid, but they need more for the business side. It would be nice if it wasn't all in another state so we could afford to go.*

- *Have more training sessions convenient to the financial aid professional.*

- *I wish that there was more training in my area, and I wish that the files that came through on ED Express were easier to find, but that's about it. I don't know, I'm pretty pleased with it. I'm just glad I don't have mail in the SFA—I'm doing everything electronic. I'm happy with everything being electronic; it makes everything faster.*

Verbatim Comments continued

- *More updated seminars. In the only seminar I have attended, the people were more concerned with taking breaks then teaching the material. I would be most interested in a toll-free help line rather than being charged for technical assistance calls.*

- *Probably more training, ongoing training, on the software and how to use it.*

- *You could have more classes for beginners. More hands-on training.*

- *I don't know. Maybe come to my school and show me one-on-one how to do it.*

- *They provide as good of information and training as a big school. A lot of their training is geared toward entry level, but there is a lot of changeover. They could pull in some five-year people who have had some intense training to help out. I do think they do a wonderful job. That's it.*

- *Provide more regional training sessions on the use of new software. We are a small school and I have to know as much as everyone else.*

- *More technical training.*

- *Better instructions provided for the use of ED Express software, provided in a downloaded format. Something that could be used for someone with minimum computer skills. I remember several years ago when they switched to computers, you needed computer skills to use it. For those who are new, there is a lot of catch up on. Basic instructions would be good. Help keys don't always provide as much information as a beginner may need. More dates for training sessions, especially the hands-on computer workshops. That would be it.*

- *I guess to provide additional training or availability of training. Probably try a give better explanations about some changes in policies and procedures. I guess that's all. I'd like to see a greater number of workshops—specific training on specific software. I guess I'm looking at training on the electronic software. There are probably steps I could take to save time, but I don't know them so I don't do them. To clarify, sometimes it's gray as to what is to be done and what is expected. I guess the clarification is what I am looking at.*

- *They could make it easier. They could give workshops for people just beginning. The meetings are geared towards those who have been in the business a while. I step into a job and I have a huge manual. I go to a workshop, and it's for old people. They need an introduction workshop.*

- *The biggest thing I could say is we need more local training. We have to travel so far.*

- *Provide more training sessions. They do have them, but I have trouble getting to where they are. I wish the web wasn't so complicated. It takes forever to navigate through it.*

- *Being able to offer training at sites other than the regional offices. They are doing a good job.*

- *I need more short training sessions at various levels.*

- *Instructions could be more clear. They just seem so hard to deal with and hard to understand. That's all.*

- *Holding more frequent in-depth training sessions closer to my location would be good.   I need training in Federal aid and computers by doing some hands-on experience in the program I'm using.*

- *Clearer instructions—technical instructions for programming. That's the biggest thing.*

- *I was not computer literate. We should have had more workshops from step one on the computer system. Our students don't have the access to computers that universities have, because we are rural and we don't have the money. We have a small budget and can't get more computers.*

- *As for as the training sessions, there needs to be better access to it. They don't seem to be very close to my location and sometimes that prohibits me from attending.*

Verbatim Comments continued

- *They gear themselves to the East Coast. On the West Coast there are far less opportunities for training, especially with ED Express and that sort of thing. In training seminars, I suggest that they briefly discuss student financial aid and the tax papers in order to determine eligibility.*

- *Make everything more simplified, such as the instructions they give us. Go through the procedures for borrowing money or disbursing funds.*

- *Provide on-site training. My biggest challenge is with the computer training. The area would be more on how the computer system works, a step by step process.*

- *I am in a vocational technical school and I would like to see some training that is specific to our situation, to our type of school.*

- *Training. Availability in the area. The closest one to me is several States away. I don't have access to anything local for training. Convenience, I guess you could say. Localized training would make training available for more than one staff member at a time. Training the rest of my staff here would be nice—perhaps with videos. They are easily understood with or without financial background.*

- *More specialized training for beginners and intermediate levels. It's too expensive. It would be nice if we had it at least association meetings in our State. We get some from NASA but we always have a trainer. For example, changes in the PELL program were very confusing, and I believe unnecessary. For me, working in a one-person office, I have difficulty reading everything. Often it is out there, and when I would have trouble with it the personnel could tell me where to find it, but it's very difficult to keep track of everything because there are so many changes. I'm just worried about my PELL.*

- *Perhaps more regional training. More training for support staff.*

- *Prove additional training on the electronic systems and software.*

- *More training. More training than the just the first, and you need computer training.*

- *I guess the training had the low score. Make the training more frequent. It is also hard to get to the location and it is kind of pricey.*

- *Training and software application, corrections, etc., in a timely manner.*

- *More availability of workshops and training, and more hands-on workshops. especially for new people or programs.*

- *They should have people really knowledgeable to answer our questions. The people have to be well trained.*

- *The last training session I went to wasn't helpful at all. There isn't much available of training and, what there was, didn't follow agenda. We had an unexpected guest and he spoke too long on stuff that didn't matter. By lunch time we hadn't accomplished anything. I left by noon, because I hadn't learned anything new.*

- *More training and better customer service*

- *Easier access to training.*

- *Provide more and better training workshops that are closer to home and accessible to all staff, not just those who have time. Also, more hands-on training in the workshops, better communication—whether it be written or on line—better, more advanced communication about new regulations that we're held accountable for; better training in federal software that we're accountable for; increase the number of experienced and available customer service representatives. Pay the good ones so you keep them, people like Jamie Malone, who helps us a lot.*

- *More Training.*

- *More training. Continue in the mode that they are doing now that they have increased their workshops. As long as they continue to do that, I think everything is going to be great.*

Verbatim Comments continued

- *The SEA coach training, developing that more. Change their system in the way they have been done in the past. Get computers updated, so systems talk to each other better than in the past. That's it.*

- *More flexible training schedules. Interactive training and specific subject-matter training availability. Nothing else. More flexible, more offerings.*

- *Timeliness and training.*

- *Technical assistance. I think there has been great improvement in customer service, and the responsiveness. The electronic initiative and all that has been wonderful, but when we attended the workshops offered—and I have been to all the workshops—the trainers still didn't have the answers, or they were not allowed to answer. The answers are not in their script as the delivery of aid becomes more non-traditional; they are not able to keep up with the technical assistance.*

- *They could have better training and they could pick some software and stick with it instead of having us update three or four times a year. They could have better training; when we have the training the systems aren't operable yet. They have too many updates of the software, which is a big problem for small schools like us. After all, they did mandate us to use it; it's not like we have a choice. Those are my main complaints*

- *Training and to send information that they can provide me through the Internet.*

- *In some of the electronics methods we have to use to report PELL Grant payments, there are times when it won't take data we need to report, but the help screens are not that helpful nor are the desk references. We need better written instructions.*

- *Have more local training within the state itself. We have a large number of colleges in the area.*

- *I need more training.*

- *Most of the problem is PELL, making changes and updating. Updating training, some are knowledgeable and some aren't.*

- *Provide more opportunities for training in all the various areas. If you don't have the opportunity to attend the one in your area then you lose out.*

- *I think there needs to be clear instruction on how to troubleshoot the data. Specifically in PELL payment software there are issues that came up that never came up in training. I realize they may not be able to cover everything in training. They had to have known that these are possible things that could happen and how you fix them. They didn't clearly explain how to address them. They charge us 14 dollars a call. They're getting swamped with e-mails about technical questions about the same things. I think that's an area that needs to be cleaned up. Probably making the training locations more accessible. I have to drive two-and-a-half hours for training. Why does it always have to be in Dallas or Atlanta or Washington DC? Why can't they have those training facilities in a university where the people are. There's traffic concerns and it costs a lot to rent a hotel room. When they hold the big training session, the fall conference, that's a different deal; it's a 3-day thing and costs a lot of money to go. They don't charge you.*

- *I started on the SEA online training school. If they could expand training and keep it current with online opportunities rather than having to drive somewhere, that would be better. The 800 number doesn't advise families on matters that are determined by individual offices—things like professional judgment items.*

- *In past seminars I have gone to, the answers are never concrete. We are always given information on what could happen in the future; not what is happening now.*

- *Have more training more often.*

- *Probably just more workshops.*

- *Provide better training on their side and improve data communication.*

Verbatim Comments continued

- *More detailed training workshops even if we have to pay for them. Training is my main concern. That's it.*

- *Continued availability of regionally diverse areas for training sites. It is great when they come to local areas; that way we don't have travel and hotel expenses. Clear instructions. I like it that they have started giving case numbers, so that we can track and conclude problems. The most confusing thing is getting crisp, clear answers to things. It would be good if we got the same answer to the same question every time we call.*

- *Provide better manuals and training for the electronic products. More staff to accept to NSLDS information without having to create new TG numbers and complete the long application to do that. It seems unnecessary to do that. I get a lot more from a 20-minute training session where someone knows what they are doing, then I do from spending a lot more time reading the current manuals.*

- *Have training prior to implementation of new rules. Provide accurate information to students at the PIC. Provide free support for the software. I guess that's it.*

- *I would like more workshops.*

- *They are moving ahead with things, and we can't keep up with it. Provide more localized training. We can't afford to go to other locations.*

- *In regard to workshops, they are in other locations and know that schools have to come a greater distance. They should begin offering additional workshops so I can go or send more than one person. I would love to see a closer workshop, like Albany, New York. The cost of the tuition sometimes hinders our going or sending anyone else, because of the distance, parking and such. The need for additional training as financial aid changes would be good. For audits, program reviews and recertification, we could use more training. America Reads seems to be a vague area, so it would be nice to know more. That is all.*

- *They could improve the amount of training opportunities and the location of the training opportunities. They could improve the PELL Grant program, by modifying it to third party software. That's it.*

- *You should have more hands-on training and put the information through the Internet like a news flash instead of going though all those little things. Most of the training is too far away.*

- *Have more training centers, more local training centers. We always have to travel to go to them. I think they are doing great. They just had a training program for cosmetology, and I really enjoyed it. I hope they do more.*

- *More training in the local areas. We have to travel to go to training. We have to travel some distance. Have more of them in our area, and more often. They do not offer it that often—and when they do, we have to travel.*

- *Emphasis to make the computer programs more user-friendly. Gear their language to the level of a 10-year old, and not send me this in the Egyptian language. I'm perfectly willing to use their computer program. Don't change the program every week, so I can catch up. I think the stress level would go down a lot if they could let us catch up on their programs. Maybe some training from a computer use point of view. At least I knew what I was doing when I filled in the little circles. Maybe some ground rules for the use of computers, perhaps in the IFAP. Have instructions more detail-specific in the FIS-APP program page 2 is lacking on one side, and they could have given directions to push that button. A half-hour went down the drain trying to find that page. Make instructions very specific, step by step, and use the English language. That shows you the level of my frustration.*

- *Increase training opportunities. There's nothing wrong with the training, but they don't offer it in my area that often, and that causes a hardship for me if I have a new staff. The cycles of training are too far apart. The other thing has been getting recommendations on how to get the changes and regulations out to schools. It could be more timely, specifically with the return of Title IV. Schools are required to adopt this program by October. But the suggestions from the department were very late.*

- *When they offer training, they need to offer more dates of training and easier access to information on the system.*

Verbatim Comments continued

- *Just continue like they are. More workshops for different programs we use; I could use some help on those.*

- *For new people, they need to have information about where to get your resources. They should provide each school with that information. Give them something to look at or read—a manual or handout. For the new people it is not very clear. If they did that, that would be very helpful.*

- *Just with accuracy of data, and more staff training for changes, continuous training to help them. That would be appreciated.*

- *I would like to attend their seminars, but I don't know how to get information, such as times and dates.*

- *Having more training meetings.*

- *Continue training opportunities. Simplify the application process for students.*

- *In the area of training. Not in the conference format, but training online. Basically provide more information on the Internet.*

- *If training were more accessible. The only problem is in the area of direct loans. They could be more timely and responsive. Better consistency and training of personnel.*

- *We are a private vocational school. If they could have more knowledgeable people when we call them. More specialists; for example, one person who would specialize in private vocational schools. I think they do a really good job. Even though I have not been to training lately, I have a lot of respect for their training. There are other people in private programs, but I do not go to them.*

- *Increase the number of training opportunities. The United States is really big, so they can do them again. Provide training announcements and more time, but I understand that's hard to do.*

- *We had training in Chicago and we could use more classes. Classes were too full and over-booked. I would say just the training. Offer longer or more intense training. The training is good.*

- *Probably more training on their products. That's if they have good products. I just don't use them to the best of my ability, because I don't get trained on them enough.*

- *I think that some of the instructions for PELL or EDE could be more in detail more understandable not written from such a technical point of view.*

- *I can't believe all the errors in the system with EDE and all that. They have to constantly make corrections. The timeliness of the training is poorly planned. There were some issues about Y2K that was miserable, and a total waste of time. Our systems were Y2K compliant, and we spent 2 weeks spinning our wheels. The current PELL system is not sufficient compared to the old system. I attended some training and there were some assumptions based on computer experiences rather than actual program experience. I appreciate that when there are updates you can easily download them from SFA's site. I am just amazed at all the corrections that need to be made every year. I think there have been some big improvements in the programs. I called Tech Support and they told me there was a line missing in the manual. More close attention needs to be paid to the software and technical manuals and help manuals.*

- *The electronic portion as far as the instructions could be a lot easier. The region is wonderful, but when things are sent to Washington they come back with errors.*

- *I don't know, more convenient training. There were 2 in Tampa and 2 in Atlanta. It just seems that they could have had more, and could have scattered them out more. We have gotten pretty good service. I've been relatively pleased. Convenient training—It would make it more convenient to have them more scattered, at least one in each state or more often. The timing on these could have been better, such as a few more offered before school starts—in June or July. Most schools don't have the travel budget to go to Florida. It's not good to have them when registration starts. Six to eight months ago they had training sessions out West that were very expensive. I would have liked to have sent two or three to the sessions, but they were all so far away and too expensive.*

Verbatim Comments continued

- *By providing more accurate training and support in the ED Express for multiple campus users and provide the student financial handbook prior to June 1 of the school year.*

- *I would just say continuing to make available the changes through workshops and seminars. They need to continue to employ financial aid professionals.*

- *They could simplify the electronic processes. Implement more state training. Provide handbooks in a more timely manner.*

- *Provide more training and less regulation.*

- *Better training, more frequent training. Better trainers. They talk about so many initiatives. They need to complete the work on the initiatives and have them ready to go before bringing them to us. It is hard to keep track of when things start. Better Training: I guess I am mainly talking about the trainers. They are not competent and cannot understand how the information translates into application in an aid office. I think it is largely due to the trainers never having been in the financial aid offices. It is easy to make rules and regulations, but you have to know how they translate into the actual workings in a financial aid office.*

- *More timely training. When the new ED Express is about to come out the training needs to be before then, before we have it up and running. When we have a problem with the direct loan server and need a file re-sent to us, we have to wait a long time—a week to ten days—because they have to put in a request, and they send it to someone else. Nothing more.*

- *I think they need more training sessions in our area. I'd say more training manuals with that.*

- *Provide better training manuals and better instructions. That's all.*

- *I was expecting a little more in the training session. More hands-on training would be nice.*

- *Providing more training for its staff and us, providing more training for us. Sometimes if we call in with a question, and I know more than the staff person who is trying to answer me. It's kind of disheartening. More training for the staff.*

- *They could offer training at more sites, so we can afford to go to them. Not just on a regional level, but on a state level also.*

- *I think that we need better manuals for the programs that we have, ED Express, ED Connect. And the PELL Grant process.*

- *The guides that come with the software that they disperse are often written in very technical language and not in a user's language. It would make our lives a lot easier if they would improve the instructions on the processes that we need to understand. When you call in, all you do is punch in numbers. If they could provide a way to get through easier to all the telephone numbers.*

- *I think they do a good job. Maybe more availability of training sites. Many people have to travel at least a day to the sites, and that's a little too much time to spend out of the office. I can't think of anything else.*

- *I do not know. I would say in training and information. I would like training opportunities for my staff. It seems that a lot of the information is on the web now and I have to look on the web. They use to send it out in the mail. We need an E-mail alert that they are sending something on the E-mail.*

- *Spread out the locations of the training locations, and remember to return my phone calls.*

- *The service is much above average now. More staff workshops.*

- *We would need help with FISAP. In the past two years, we needed training, working with the Department of Ed, and we will be getting rid of the current system.*

- *The training opportunities could be more decentralized.*

- *Probably just more training availability.*

Verbatim Comments continued

- *I don't think that we are getting the training that we need on the PELL RFMS system. We periodically get bad information on the PIC number, as do parents.*

- *Additional training and more training in advance for new things coming up.*

- *Scheduling of training—maybe have a floating schedule, to work around the company's schedules and downtime.*

- *More training and more convenient locations. Training is in Chicago and we are in region 5.*

- *Continue simplification in training, but they're doing a good job with both.*

- *More timely notifications and more training, We can't afford to get to the training.*

- *More frequent State located training sessions*

- *Offer more training sessions in more areas of the country and provide the website with a better search mechanism that allows us to go in by topic. For example, if you're looking for it, it would be easier if you could go in and type-in "pro-rating", but that doesn't seem to work. It has to be more term- or concept-sensitive. Providing a help desk in terms of if you had a quick question.*

- *I guess more timely information and training material, improved PELL Grant payment system, easier to use, eliminate duplication of data entry the electronic work.*

- *More training in the new regulations etc., and more diverse locations for this training.*

- *A lot more information on the new PELL payment system, we've had a lot of concerns with it.*

- *More training in areas other than the electronic processes. More verification edits. More students selected for verification using edits.*

- *More training, better systems, better design, more interaction with practicing professionals.*

- *More training sessions in regions. Less travel. Where you have to do the PELL grant disbursements and origination record is the worst thing I ever had to do. It has been the subject of much discussion of the colleges. Schools need much more clarification on the return of Title IV funds policy.*

- *They need to hold more regional workshops near where I am. They don't seem to have these workshops in well-populated areas. I think they should have site visits with some of the schools, a proactive site visit.*

- *More clarity in directions.*

- *Continue more training and ease of the use of software.*

- *In terms of training, have more training sessions available across the country.*

- *A little more clarity and instruction, especially with new software products. Sometimes, it gets pretty confusing.*

- *More regional training. More dates. That's where they could help me the best.*

- *Give me more training or more regional updates. More cross-training. If there are any new products, ensure that we are trained. I love NSLDS.*

- *Continue training. Continued workshops. Continue to move products and services to the web.*

- *Probably more training. Training needs to be better.*

- *We could have more training. I haven't been able to attend. They could have more local training.*

- *More frequent localized training regarding specific aspects of financial aid. Particularly NSLDS training.*

- *Providing more instruction to students and faculty abroad. They need more training.*

- *More training. Something along that line probably. Probably just the training. Additional training.*

Verbatim Comments continued

- *Continuing the workshops that they have; I think they're very valuable. The process of training people is important—that persons are well trained on the electronic type reporting systems. Continuing to look for ways of cutting down the amount of time in processing and corrections in the availability of funds.*

- *A few more training opportunities. Particularly in terms of regulation and interpretation of regulations. Some improvements in the web site in searching and interpreting regulatory questions.*

- *Installation using Windows NT. We had a lot of difficulties getting my software installed. Also, The accuracy of the SSCR. Specifically, changing last names when a student marries as shown on the follow-up report. Dates are not changed. Also, ease in obtaining the information. In all fairness, she hasn't received any training per se. We are a small school and only process 25 loans a year. It's hard to justify training in a distant place and paying her room and board. Even Atlanta would be more convenient.*

- *There is the telephone response in the main desk at region 9 in San Francisco. When I call over to San Francisco to speak to a review or certification specialist, I receive a voice mail. Seldom am I able to talk to the person I need to talk to. They are slow in getting back to me. I need more training on the Internet applications.*

- *I need more contact names. For example, if I have questions about tax information, who would I speak to? I need someone to help me with in-putting tax information of investments on the SFA. Getting an updated contact list. Who is the person to ask for that? Give me good contacts to speak to and what departments. Also, localized training sessions and more training sessions for each of the areas. A lot of times, more CD instructional types of training. Even with some of the pre-certification training, more localized, more training sites. I have to go from Florida to NY.*

- *If it was a really important issue, to e-mail it or send a hard copy instead of sending it in bulk, so it would jump out at me. It would be nice if there were training sessions closer to Indiana or Pennsylvania. Over the Internet you grab a piece of news from a colleague's letter. If you are clock hours you don't need quarter hours and such things. It would be nice to have it personalized for our institution.*

- *It was better when they issued the discs for ED Express. I was on the phone with someone for 45 minutes the other day, and we still couldn't figure out why there were no PELL files on the ED Express, so now I have to go and start over. There are so many areas that you call and, if you call the wrong one, it takes a while to get the right person, because they don't know who to refer us to. Provide a little more training to some who don't know what they're doing. I haven't had any ED Express training where we are shown how to originate and batch where we can get money for the students. I think there's an assumption made that new people come with some knowledge already.*

- *Maybe if I received more from them that would be helpful. Updates and things like that. Maybe more training in general, basic financial aid.*

- *For small institutions, where they forced me to go on the computer, they spent twenty thousand dollars on computers that have to be upgraded. For twenty years I have been doing this by hand and had no problems. We only run 150 students and we can run that so much faster by hand, rather than spending twenty thousand for the computers that half the time don't work. The process has simply bogged down; it seems like 60 percent of the time it's not running. It already seems like something is wrong with the system, so a lot of the time I have to wait up to three weeks to get the funds. They've forced me to spend all the money for the computers. The worse thing was when they forced us to go to the computers, and we didn't know anything about the computers. I'm just real unhappy about the enforcement of the computers with a small institution like our school. There isn't enough education with the computers. I think they should have more education how to operate the programs so that we can all get familiar with it and it's not all hit and miss.*

- *In the area of the accuracy of NSLDS data and the response in regard to updating that information. More local training workshops.*

- *Quit making things more complicated than they need to be. i.e., constant revision of regulations. More frequent workshops locally. I have tried to find out about some pre-certification workshops, and they weren't in this area.*

Verbatim Comments continued

- *Well, before they put the new technology on the market, have adequate testing of new software. Customer service. Competency and friendliness and centralization of approval of changes to the program participation agreement. All training staff could be better. More competent training staff. The hotline—the telephone number of the student support system—is horrible. They're providing inaccurate information, and it's generating major problems for the financial industry.*

- *Timeliness is one thing. Training and releases would be my big thing.*

- *More current data such as in NSLDS and more workshops. Clearer instructions in written documentation. More workshops. It depends on what region you are in, maybe 3 more workshops per region. Less legalese in the information.*

- *More reconciliation and training seminars. Take more responsibility for reconciliation.*

- *The overall process could be quicker. Improve their instructions. Flip books are not user friendly. Provide more training for their software.*

- *More streamlining in processing PELL payments and the GAP system. I think that we are on the right track, though. More detailed training needs to be offered, i.e. RFMS.*

- *Technical knowledge and timeliness of the calls. More training.*

- *Maybe just the accessibility. The customer support sometimes is a little tough, very frustrating. You know, we have ED Connect, ED Express and NSLDS' …and just to keep up on all the training aspects of knowing how to manipulate those programs. There's always the regulatory things that are changing all the time, but I don't know if that can be helped. That's probably always the way it's going to be. That's probably as much as I've got for today.*

- *Responding to questions and concerns regarding new policies and procedures in a more timely fashion. A lot of times we will go to training and they say they will get back to us when we bring up new concerns. The timeliness of it or the ability to do so in a timely fashion is critical and sometimes it fell short of my expectations.*

- *There are so many different areas. Single point of contact, keep striving to improve the single point of the contract to ensure that it remains a part of the service. Be very basic, with simple, structured training for beginning offices, especially training for the return of Title IV funds. It should be readily and conveniently available. The availability of training and making information easily obtained and making the IFAP website user-friendly.*

- *With their application, that should be an on-line system. I shouldn't have to download the software; it's just too complicated. I'm working on their system, so I shouldn't have to import and export data. You shouldn't have to do financial aid applications, I think you should have access to the IRS. If they filed a tax return and they want to go to school we should know their eligibility. I know they're working in that direction; it's just taking a while to get there. More regional training sessions. They are too few and far between—perhaps quarterly training sessions. Maybe four times a year you could go to a site and tell people what you have problems with and see what's going on.*

- *Move more quickly to the web-based transmission of data. Pay more attention to the evaluation of trainers. That is all. More quickly: we are ready for it now. I believe that they are going to a web-based transmission this Fall or Spring, but I need it now. More attention: we have had a trainer that has been in the service for 2 years and I know now that the people that go the workshop are not giving that trainer good evaluations. We do the evaluation at the end of the workshop, yet they keep that person in for training. Suppose he does not communicate at all, he is not presentable and he cannot teach people, yet he is still there. It's a joke in our area. They should pay more attention to the evaluation and get better trainers.*

Verbatim Comments continued

- *A directory of numbers with an explanation of responsibilities, so it would be easier to see who I need to call in particular situations. Regional training opportunities that are taught by the people who come from the different service centers and different areas of responsibilities. I would like some people to come from NSLDS, not people they have trained in our region. It would be nice if there is any way to put a directory on the Internet and be updated regularly and have pictures of who we are calling. It is nice to see who we are talking to.*

- *On the website the search engine is very frustrating I rarely can find what I want. It's a FISAP website. In the training, it's just not as beneficial, because the trainers are too far away from the financial aid office to know what's relevant. I think that's about it.*

- *Have knowledgeable people at the other end. Offer more training as the programs change. NSLDS information updated more often than every 3 or 4 months.*

- *Improve the availability of customer service reps. More workshops in central locations, one being in Atlanta. And even though we have regulations on the Internet I still think that we should be able call and get any hard copy regulations, and updates. The Internet is almost a scapegoat.*

- *More technology support and simplified instructions. Streamline the system, have regional training and accessibility.*

- *I understand that certain aspects of their job require indepth research, but I'd like more competent answers to my questions and not such a long time to answer. I sent an E-mail in 1999 that they haven't answered. It takes forever to get the answer. I would appreciate it if the question that I have would be directed to the person who is most knowledgeable about the subject or the specific area of SFA. I would like to see the department come out to the institutions—especially large ones like ours— and provide training. We don't mind, but others might. Provide training that will answer the needs of colleges about specific community college issues, and if you're in graduate school, the specifics of the graduates, more tailored, user friendly. We would like an ombudsman person to see him. We would like to see a couple of them because we know they are there.*

- *First, the regional offices make telephone contact easier. Second, the training sessions need to be a little easier to access.*

- *More interpretation of federal regulations, more online training, and quicker online response to questions.*

- *Availability of written training manuals The manuals are still not available for the 2000-2001 year and we're already starting it. Have more regional training it can be quite costly to get to some sites available.*

- *Improving the EAFSA on the web. Improve the regional dept. of education office of training. Improve the EAFSA: The web site was difficult for some students to complete the applications. The access to the web site was difficult they had the computer technology, but the web site was slow and inaccessible. Improve the department of education. Local: Provide more training opportunities regionally, rather than nationally.*

- *I would like to see them make the PELL process easier, by eliminating having to submit 2 records per student. I would like to see some very dynamic trainers who can answer our questions when they train us, this is in the Kansas city office.*

- *First, policy questions should be answered in 24 hours. Second, have more people familiar with proprietary schools. Third, the NSLDS must be updated immediately with information from Guarantors and from schools holding Perkin's loans. There is a horrible lag time on this if it gets done at all. Finally, more specific and timely technical training. This should be done on a quarterly basis at a regional office.*

- *The way that disbursements and applications for funds are faster now, and every time I have called in I have received a lot of help. SFA can offer more training for people working for the first time. The resources are there but we don't know how to use them.*

Verbatim Comments continued

Monthly Reconciliation

- *Follow through more consistent with reconciliation and with direct lending.*

- *They need to improvement in reconciliation in PELL Grant. Most like doing it on paper, and now they have switched to computers. When you give us year-to-year data, make sure it totals per student. Sometimes the web page is hard to use.*

- *I don't have anything. Maybe making what we've submitted with what we show has been accepted easy to reconcile. It comes back easier to clarify, to balance what we show more of the ED connect- more web-based services for how we get our files.*

- *Figure out how to do reconciliations with a banner school. That's the only thing we're having problems with right now.*

- *More reconciliation and training seminars. Take more responsibility for reconciliation.*

- *I would say in the area of direct loans and reconciliations. Most of the problems relate back to the implementation of GAPS and reconciling GAPS expenditures to direct loans.*

- *Improve the PELL reconciliation and disbursement process. Go to Internet delivery data instead of Title IV.*

- *Get back in a timely manner and improve the GAPS reconciliation process with PELL for example.*

- *Better reconciliation of direct loans and PELL grants. Better and more consistent training for the staff of the 1-800-4-ED-AID line.*

- *The best way would be in the PELL Grant reconciliation process. The current system has no yearly total and it would help the reconciling with the institution's records. With respect to NSLDS the submission for specific students gets changed from other agencies and it sometimes is not accurate. I'm not sure how that could be corrected. Basically the NSLDS file has the most recent submission and the most recent submission is not always correct.*

- *Our biggest gripe is a better reconciliation report. It needs improvement in areas of disbursement, changes and adjustment as far as PELL or any instructions. Also, improvement of reports. Eliminate some of the useless, unneeded reports.*

- *Program reconciliation at the end of the year.*

- *Make reconciliation easier and direct loan programs easier. Make it so that it is a lot faster to get corrections made, allowing the loan origination center to make corrections that would be timely. Reducing the number of audits.*

- *I think it needs to be a smoother process. Basically I'm talking about reconciliation. They mess up the information a lot. I think They need to work on those problems. Other than that, they're perfect.*

- *Probably improvements with ED Express, ED Connect to make them more user-friendly. The disbursement and origination records are too time consuming. They create two separate records where there used to be one. I understand they are going back to one which will save time for institutions. I'm not really happy with the gaps in reconciliation. Accounting procedures where you draw down the signs, have been improved. There are several modules, but it is sometimes a difficult reconciliation procedure compared to what it used to be. The modules are sent out and there seem to be updates rather frequently. It seems to me that we should not have to update so many times during the award year. The software could be improved upon.*

- *I just need one person to speak with all the time. I've been having problems with reconciliation and I have had problems all year long with it. I used to have no problems before when they had the SPS reports, it was so easy and now they don't have that.*

- *They could provide one contact person for all 30 of our schools. Have one contact for the proprietor and administrator. They have improved over the last year. They could improve the reconciliation process for direct loans 4 years prior to year six.*

Verbatim Comments continued

- *Whomever they contract with to provide services needs to have knowledge of financial aid. Without them knowing about this, they have no idea what an institution is talking about. Also, know that every student that attends a certain college is in need of different things. We do everything to correct information. I've called them to straighten out the information. We don't get very accurate information. They need to make their programs more easy and knowledgeable. The payment reconciliation was left out from NSLDS, they should be sending us something to reconcile. It all comes back to not having enough knowledge of what we need, and they really don't care. I feel like I'm fighting a losing battle. The department needs to understand that institutions have different needs. We do not have identical needs, and the data they put in their systems need to be more individualized, they need to include different set-ups to accommodate the electronic process.*

- *I think the move to customer service mode, has been really great. I have been very unhappy with the RFMS systems. They do not round, I am not getting the right amount of funds. They do not round; we are not getting the right amount, so the reconciliation is difficult. This particular problem is just a glitch in the system they need to correct. I am not sure what it is. I am very happy with the people I work with and with the help they give. When you call, you can talk with somebody. I think it is just because it is a new system and it takes a lot of time for it to get updated.*

- *Mostly the systems need to be more user-friendly. The clarity of instruction needs to improve. Most people don't have confidence in the RFMS reconciliation process.*

- *I have problems with direct loan and that's my main complaint. The award year was out of balance and they say I have to pay it back; I did do everything. A student wrote a written complaint and the case worker that contacted me didn't give me a copy of it.*

- *Software has been an issue. Software for reconciliation—the process and the software. Better leadership for the direct lending.*

- *I would like more of a web-based communication. It would be a big help, as well as web-base reporting. If we could a link up live to the database with the web there would be no Title IV WAN needed. We could access to the Department of Education on any computer. If they created a password protected web base, then anyone could send and receive information. There needs to be more clarity in reconciliation of direct loans. The process needs to be simplified. The process is overly complicated. The direct loan staff needs to be trained more thoroughly. We do not receive the information we need from our direct loan representative.*

- *Improve the training of the RFMS help staff. This is the one program lagging behind. Revisit the origination process of the PELL grants. Promote the direct line. Work on the accuracy of NSLDS data. Improve the reconciliation process for the PELL Grant.*

- *They need to have one key person that knows all aspects of the system. Each place has a different phone and a different person, so you don't develop a rapport with them. Our school has decided to end the Direct Loan program and go to the FFELP program because there isn't any ending cash balance reconciliation. There should not be a monetary penalty for schools that go with the direct lending versus FFELP lending. The ending cash balance is created from computer error rather than the school misappropriating the funds. The PELL Grants should work the same as the Direct loan Origination. That sums it up.*

Aid Origination and Disbursement

- *First, decrease the number of upgrades. Our technical people are bombarded with it and getting frustrated. Second, work stronger with improving the PELL payment and distribution portions to make sure funds do match. Finally, the NSLDS is a total waste. They need to either go entirely to the web-based system or revamp.*

Verbatim Comments continued

- *They could have checks and balances on their manifests being mailed out. One hand doesn't know what the other hand is doing. We mail our manifest to the loan organization center and they forward it on to somewhere else. Sometimes there is a break in communication between the organization center and whoever they send it to. I also think that the SEA on the web needs to be revamped. There are just too many problems. Well, it's just that when a student fills out a SFA on the web, I have never had a student not make a mistake; they always do. When I have a student in the office with a hard copy, I can catch the problems. If they bring in the hard copy, they can ask me any questions and sign it. If they fill out SEA on the web, they have to send it back, sign it and then send it back in and they have to take the corrections into account. It just seems counter-productive to me. I'm sure it will be fine-tuned eventually.*

- *I haven't heard anything back about the status of the participation agreement and it has been over 6 months. Because we are not just using E.D.E. We have EDE connected with another system. We are unable to draw down some things electronically so we can't get paper copies. We were operating in the dark for 12 months. There needs to be allowances for schools like that. There is a conflict of expectations like turning cash and drawing down funds. It makes things difficult.*

- *The origination and disbursement of the PELL is where I would like to see improvement. I would like it to have more clarity. I would like to get an individual printout of each student—not on each student, but on each award…what you disbursed, 2nd disbursement, and then the total. Now, with the new system, you have to disburse at one time. It has to get it down on my lower level.*

- *It would be easier if they could put the origination and the disbursement in one step instead of two steps.*

- *Probably improvements with ED Express, ED Connect to make them more user-friendly. The disbursement and origination records are too time consuming. They create two separate records where there used to be one. I understand they are going back to one which will save time for institutions. I'm not really happy with the gaps in reconciliation. Accounting procedures where you draw down the signs have improved. There are several modules, but it is sometimes a difficult reconciliation procedure compared to what it used to be. The modules are sent out and there seem to be updates rather frequently. It seems to me that we should not have to update so many times during the award year. The software could be improved upon.*

- *Continue in improving the user ease of the processing origination, disbursement and record keeping.*

- *We do the paperwork for the student loan originations. Sometimes it takes too long to get them back without explanations. It doesn't happen often, but it happened a couple times this year.*

- *I'm not sure. You can go on to the next question. Just more of a variety reports that you can print off with the origination and disbursement process and not having so many software upgrades.*

- *I think that better instructions on the computer programs as we pull them up. More information as to how to go about completing the various screens. Disbursement process is very poor. There is way too much processing to complete the funds. Very complicated and cumbersome process to complete the funds. We need a report similar to the student payment summary, and we are unable to get that. The GAPS program is very complicated when you look at your authorization and what is available. The discrepancies were very uncertain. They are showing adjustments that we don't know about, and we have no way of finding out.*

- *The only problem I had was when they changed their disbursements. This year was the new system.*

- *I can't think of anything. The school is on reimbursement. Before we disburse our financial aid, we have to get the OK from the Department of Education and I would like to do away with that.*

- *They need to expand the PELL grant for the needy students and forget the merit. They need to help the needy. If they could give us an electronic PELL payment summary. On the Title IV WAN they need to make the calls for help free.*

Verbatim Comments continued

- *In the area of technical support in aid origination and disbursement. We have had discrepancies with other schools if they have attended another school. If they request disbursement, they request for the whole year. If the student transfers to our school, the first school is required to submit an adjustment. If they don't, we can't draw funds for them.*

- *Give us the money to help us pay for it. I know they can't do it. Make the origination and disbursement process fewer steps.*

- *There are problems with being able to draw down the money you need. They give me an initial authorization, but I have to disperse my own money to the students. Maybe the beginning of the second authorization or increase the authorization. I have to pay for customer service because I'm not a direct lending school. This really bugs me big time!*

- *Have one record for origination and disbursement. That's my only complaint.*

- *It has nothing to do with origination, but with payments. We find that process difficult. I don't know what to say there.*

- *Provide disbursement rosters a lot sooner. No interest loan roster should be in sooner, so that students can know how much they are eligible for, or how much they will get.*

- *I am having a problems with the origination and disbursement. We used to get a hard copy of the SPS, but now it is done electronically, and I have to update my software or system just to get the information. We also have to upgrade to download the ED Express and I wish we didn't have to do this.*

- *I think the biggest thing would be in the PELL grant area. That seems pretty confusing this year. We're having difficulty with the funds and getting students paid. I think they have improved a lot. They could bring a list to me. I think they are on the right track. It appears they are listening to their customers; they're responding in more of a timely fashion.*

- *New origination; it needs to be changed. Change the format of student registration over the computer, I'm afraid that I don't get everything I need from the computer, I feel like I am leaving something out.*

- *They could make it easier to understand the origination codes. When I get the origination and the rejection, I don't know what the problem is. Sometimes I don't understand.*

- *It's the data, the origination disbursement data. We just had such a problem with that this past year. For now, I think our biggest problem is with origination and disbursement. With some of this, I can't determine if it's on our side because we use third party people—we use Banner. We've had to transmit same records up to ten times. That's my biggest issue. It's software related but as long as we can get someone on the phone who can help us resolve a problem, I'm okay with that. You asked about helpfulness and friendliness. We get someone who is very friendly, courteous and in charge of what they're doing. They don't make you feel dumb. I expect someone who is a good technician to take someone who is not a good technician and help them through the problem. In some of our offices we have people who have no technical skills. They have enough information to push the right buttons. When that doesn't happen for us we get someone on the phone and I would like that person be able to help the novice through.*

- *They need to simplify the program disbursement system. That is my only complaint. There are no clearly written procedures, and the new need to put in an origination record has tripled our workload.*

- *Completely change their PELL Grant program back to the way it was two years ago. Eliminate the dual work of origination and disbursement records. Do not send important notices such as final authorization letters through the WAN.*

- *PELL Grant disbursement system. They need to add disbursement to ED Express and it would need to be auto-mated.*

Verbatim Comments continued

- *Fix the PELL Grants origination and payment system. Make it simpler. Operate it as you do the SEG. Allow the schools to make decisions regarding disbursement and payment on demand, and audit us later. Develop a national credit card type payment system for payment to both schools and students—schools for the institutional payments and students for the amount above and beyond the institutional payments. Have a national conference on SFA programs similar to their direct loan conference, including all grant and loan programs. Provide an opportunity for many of our staff to attend a free conference, so they can get training and evaluate products, management products offered by the department. Thanks for bringing in the school people like Kay Jacks. This has been effective for us.*

- *Clean up that PELL origination disbursement program. It's very cumbersome.*

- *Probably improve the PELL Grant area, the area of originating and dispersing aid. I have had good support.*

- *How disbursements and applications for funds are faster now, and how every time that I have called in I have received a lot of help. SFA can offer more training for people working for the first time; the resources are there, but we don't know how to use them.*

- *Could improve the processing at the direct loan origination center.*

- *Nothing comes to mind. The origination disbursement. I don't like the two steps and having to do it for every payment.*

- *On loan records, the way changes are accepted and maintained could be improved. In the PELL Grant area, the way funds are reconciled and the way records are accepted could be improved. Also, with PELL the way changes are brought into EDE could be improved. The return of Title IV funds with regard to late disbursement is a mess. On the training aspect, students should have more of the physical responsibility and not so much the school. Consideration on the school's schedule would be helpful so that school wouldn't have to choose between training and school things. Also, we noticed with re-authorization, they held training session and really didn't have anything to tell us.*

- *Improve reporting of PELL disbursements; it's too cumbersome and has too many steps.*

- *The services in RSMS, their origination, but specifically their disbursement program—a lot of things haven't worked in it. I just found out that the database I've been keeping all year is inaccurate. I was actually told to dump my database. They knew my database wasn't working and they waited an entire year to tell me about it. Their ED Express software has some limitations. They actually decreased the access the schools had to the export awards program. When I called to ask how I could continue to function in that software and do the same thing as in 1998, I had to call the Microsoft help-line. So now we have had to hire an access programmer for their PELL Grant programming. It was supposed to be from 24 to 48 hours, but there were so many delays that they have shut it down to fix their bugs. This means a delay in our school's receipt of funds. They have brought down the whole gap system, not just ours. They've added a lot of work and time for the financial aid offices.*

- *They need to rethink and redo the PELL Grant origination and disbursement process.*

- *Making things simpler. I don't like the new origination records with EDE, I don't think that made things simpler I think it made more work. That's all I can think of.*

- *Provide complete documentation of the origination and reimbursement processes. Provide better user guides. i.e., desk references. Ensure quality control of the user guides.*

- *The analysis formula is inadequate for middle income families. The analysis doesn't serve the middle income families at all; it hurts them. The Internet information is very useful and NSLDS is very useful.*

- *PELL grant origination records are not maintained, specs are wrong to vendors.*

- *Continue to increase training sites. Improve documents and resources. Improve the origination and disbursement process.*

Verbatim Comments continued

- *I would say more timely training for new aid administrators. They need training for the new administration. Across the country the training is not the same. If monthly training were available and if people knew it was available to them, there are always new people coming on or new programs. They need to get good training. It should be at the regional offices and should have no cost, no registration fees. The department would avoid a lot of mistakes and cleaning up. I believe the 3-day turnaround of funds is too short. We need to be able to hold on to the federal money for 30 days, or at least 15 days. It takes for ever to make the money available again. They went from no limit to a 3-day limit. What if one of my students is sick? Ten days would be better. Three days is way too short and it causes problems for the schools.*

- *Making things more clear when explaining things. The old way of doing the disbursement process was easier and less time consuming.*

- *Direct Loans needs immediate attention. All of it is submitted electronically, but we can't get a year-to-date report electronically. We have to get a data dump in printed format. On the PELL side of it there is some confusion on reflecting and reporting the amount of funds disbursed. For the year 1999-2000 we had to indicate that the entire award year funds had been disbursed in order to get an increase in the school's authorization. When I try to submit payment, it rejects it, and I know that the funds have been adjusted. Sometimes it has been adjusted and the funds have already been spent.*

- *The phone system makes it very hard to get through to a person. If we want to talk to someone that we have spoken to previously that can be very difficult. Make the origination record and the disbursement record one.*

- *The number one thing I would like to have is one person or one office to get any question answered. I would like to be able to call my own school rep. Get rid of the Origination and Disbursement process because it takes too long; it take three steps, and the PELL takes only one.*

- *Faster updating of NSLDS. Changing the origination and disbursement process. It has become very cumbersome. You are continually duplicating information. Make it so you only have to go in a single time for each student. Some of the things they ask you to fill out can be corrected by the system. They should be preset. As far as the recertification process, they could do a better job of letting you know where you stand in the process once you submit your application.*

- *From what we can see, the problem is they almost entirely rely on computerized systems that are not designed by financial aid individuals. Therefore, when you ask someone in the financial aid arena, they either don't understand the computerized side or they are not well trained, so you have a system that doesn't fit and people who don't have an overall picture. It's so frustrating; sometimes I could scream. The loan origination center claims it gets all the information from GAPS. In our case, GAPS shows 70,000 less drawdowns than low origination does, and they tell me all the information comes from GAPS. This is not likely, so sometimes you don't know where the information is coming from.*

- *Improve the PELL reconciliation and disbursement process. Go to Internet delivery data instead of Title IV.*

- *Improve the training of the RFMS help staff. This is the one program lagging behind. Revisit the origination process of the PELL grants. Promote the direct line. Work on the accuracy of NSLDS data. Improve the reconciliation process for the PELL Grant.*

- *With the NSLDS function, they need to update it more frequently. With the disbursement process, the reconciliation reports are cumbersome.*

- *Put ED Express on a website. Start doing correction information. Work with the IRS. Automatic origination for the PELL.*

- *The timeliness of the information. We have tried several times to get something corrected and it just goes on and on and on. It's just too slow. It uses the FAT's now. I don't like the fact that we have to download everything from the Internet. We're not computer people and it's just too complicated. There's the assumption that we're computer literate. I've been doing it, but it's all very aggravating. The disbursement process is too complicated once you report an error. We have 4 or 5 right now and there are no clear instructions on how to do the originations and disbursements.*

Verbatim Comments continued

- *Ensure that the people entering the questions and answering them are very knowledgeable. Simplify the regulations that pertain to the disbursement of funds.*

- *More training sessions in regions. Less travel. When you have to do the PELL grant disbursements and origination record, it is the worst thing I've ever had to do. It has been the subject of much discussion in the colleges. Schools need much more clarification on the return of Title IV funds policy.*

- *Have better trained staff. They had no idea what to do; they get the book out and read it along with me. I can do that. With PELL Grant records, they show that it has been accepted, but it hasn't. Doing updates within 10 days is not realistic especially in small offices. Students can't get through the phone lines. Records have been lost in large quantities this year.*

- *One of them would be to reduce reports. All of us hate reports. Simplify procedures. Speaking of ED Connect, it could be more user-friendly. I'm having a hard time thinking of more right now. I would say, to simplify forms that the students fill out. On the disbursement end, they expect us to respond; but the response time on their end is so slow on information coming in. They expect more from us then they do of themselves. They hold us to a higher standard than they do for themselves.*

- *I guess I would like to see more simplified processes with the RFMS system for the students and the institution; they are delayed them getting their PELL aid by a couple of days, even with a quick response. It's the procedure. I guess that I am concerned about the micro management feeling that the institution might be able to judge specific procedures that the institutions could be better able to regulate. Back to the micro management. They could have a little more flexibility in the application of regulations. The particulars of the regulations themselves are too detailed and hard to understand sometimes, and then it becomes a matter of interpretation. Then, further down the line we find out that we have interpreted it incorrectly. The needs of the analysis and determination financial need should be revamped, I guess with all the formulas that determine their eligibility, it appears to be a very convoluted process; it's very difficult to explain to parents and students. The annual loan limits should also be revised.*

- *Some of the process requires that you have to put in information about the student and the award and then enter the semester disbursement. It is very redundant.*

- *The PELL management is not very user friendly. We are struggling with getting it to work.*

- *I think the forms could be less depth intensive. The module to report and request PELL is too step intensive; the old way was better.*

- *The problem is that we can't get the money down quickly, and it seems that they have changed the procedure. It was easier last time. Now we have to be more precise; before we weren't that precise.*

- *The SEA could simplify the distribution of the SEA funds, matching the needs of the institutions and the students. It takes a lot of work to administer the funds to the students.*

- *More streamlining in processing PELL payments and the GAP system. I think that we are on the right track, though. More detailed training needs to be offered, i.e. RFMS.*

- *The system itself is cumbersome. There's origination records, disbursement records and students applying at different institutions. Suppose a student makes a change of institution and it affects me at institution B. It might be a change that I don't want made. It's hard to defend myself against that. There is no more retroactive verification. That's it.*

- *Streamline the PELL Grant processing system, as well as the instructions on the return of Title IV funds. There should be clear instructions on how it is going to be handled. Have the web-based ED Express run faster.*

- *I feel like the PELL process is too lengthy. That's all.*

Verbatim Comments continued

- *If they could let the 3rd party service person help us with the PELL Grant program so all of our disbursement records are handled through AFIA. Different passwords, let a third party handle that. I find the current system is cumbersome and not user friendly at all. The only time I use it is to submit my FISAP data. There are always software glitches. To me it's not user friendly at all.*

- *We have a lot a lot of processes regarding the PELL Grant. The system needs to be simplified so you don't necessarily have to have a systems person to resolve issues regarding the electronic process for PELL Grant and with PELL records. The survey questions are not clear, because its survey and programs need to be broken out separately.*

- *The PELL Grant system requires multiple entry now, and it used to be that you only put in a student once for the whole year. Now we have to enter every student every time, and it is a lot of data entry; to me, that is a backward step.*

- *Streamline the PELL payment process. The process is too complicated. They doubled the work with the new system.*

- *The PELL Grant recording. The work doing the recording has tripled in the past year. That's my only complaint.*

- *Lessen the burden of the financial aid department. I'd like to see it more centrally located, a little tighter, and with a little more instruction on the FISAP report. We need a lot more direction on how to pull that in. It's a burden to pull in the money. Get the money into the account a little quicker by disbursing the money with one particular document. Tighter—have one payment document that we could both originate and disperse. That's basically it.*

- *Improve the PELL Grant process. The contractors are awful.*

- *I think the biggest problem is that PELL grants are very convoluted and labor intensive. Some of the regulations that are put into effect need to be put more into knowledge for superiors. Everything is web based, so it is very hard to keep up with all the work; there are too many places to seek information and it is very difficult.*

- *I would like to see them make the PELL process easier, such as the PELL payment by eliminating having to submit 2 records per student. I would like to see some very dynamic trainers who can answer our questions when they train us. This is in the Kansas City office.*

- *Simplification/decentralization. I think there are too many key-strokes to match reporting requirements for recipients.*

- *Improve the quality of the information we receive. We are either not getting the best information or there are many people who are wrongly interpreting the information they are getting. The way we have to submit PELL reporting and then doing it again is a bit redundant. I have complained about it before. That's it.*

- *I guess more timely information and training material, improved PELL Grant payment system that is easier to use, and eliminate duplication of data entry the electronic work.*

- *Basically, I would like to see improvements in how they raise authorization in the IRS payment system. Other than that they are great.*

- *I think making institutional funds more readily available. The GAPS program seems slow with funds authorization. I think making availability of financial aid to middle class students would be better, such as with Grants.*

- *Bring back automated student payment summaries.*

- *If they could mail out the checks, I wouldn't have to draw down the funds. Get us out of the loop altogether. That's it.*

- *They could be more precise about collecting the data and following through on loans with their direct loan program.*

- *Just work on the PELL process more. Make it easier for us to figure out what we are doing wrong. That's the biggest hang-up, all the other services I am real pleased with.*

- *There has been gaps in authorization levels in the system that has delayed money to the school. The new return of funds policy is not fair to students or to schools. It forces the schools to bill students for money when they withdraw from school.*

Verbatim Comments continued

- *Change the ratio of Grant eligibility to loan eligibility.*

- *Give us the PELL Information more readily in accordance to payments.*

- *The PELL Grant is what I have a problem with, everything else is all right. It could stand some improvement, and I would like to give all students money if I could.*

- *They could improve the return of funds program or producer; it's too complicated. I hope it has changed. It has changed this year that our school is not eligible for grants. When a student submits a pay form they are automatically submitted for estate grant consideration. When it says they are not eligible it confuses them. They need different eligibility processes so they know what they are eligible for. There is always a question on the dependent age, why it's 24 versus 18. The students that live on their own and are 20 cannot be considered independent.*

- *The biggest problem I have is that the debt collection is not current over payment referrals. It is extremely difficult and cumbersome for the student to repay the over payment. They do not get accurate information from the debt collection staff. Insufficient help staff for the ED Express. They need direct lines for the telephone help staff for all users. They need better communication between Perkins loan; when we return excess cash there doesn't seem to be an interface between the people who receive the excess cash and the Perkins program.*

- *Improve in the delivery in the GAPS. We are having problems reporting and transferring funds in the GAPS. That's all.*

Ease of Process

- *Streamline the process and make it clearer and more user-friendly. Don't change regulations every other month without notifying; or, don't notify us and then not have it happen.*

- *I feel that the application needs to be streamlined. Different schools use different amounts of information. The form is very difficult for the people who fill it out. Look at it from their eyes. Get a committee of high school seniors and those who are 20-30 to help make up the form. Make it user friendly.*

- *Just make the process easier. Less steps. Overall, it is a difficult process. Let us go online, do things on line directly without going through SFA.*

- *I can't think of anything. Some of the language is confusing so people can't understand it. Give me more funding for my students. We have less eligibility than everyone else.*

- *I think they could make it less complicated. It seems to be too complicated and time-consuming. It just seems to me that sometimes while I'm trying to figure it out, when going through steps, the instructions aren't that precise and I have to start all over again.   It could be more concise.*

- *Easier navigation with the system.*

- *Making the instructions easier to read and understand. Sometimes they don't allow you enough time to do the forms, although I always get them in on time. Sometimes it's hard to understand the things they want. Nothing else. I don't have any problems*

- *I would say, continue to streamline the program, in terms of paperwork. That's just about the only thing I can say.*

- *Clarification and elimination of ambiguity with federal regulation. Simplicity and continuity of the system. I am not always open to change.*

- *To improve the clarity in the financial aid process would be very helpful.*

- *Simplify the SFA application.   There are questions there that don't need to be asked. I don't have the application in front of me to say which one.*

Verbatim Comments continued

- *Try to shorten the forms. I do understand, however, that a certain number and amount of questions need to be answered. Eliminate some of the paperwork and shorten it down as much as possible. Maybe give some guidelines that will help students understand what is happening in the process. In a lot of cases, students wonder why they are not eligible. Minimize time, shorten it in as many areas as possible.*

- *Make all their programs more user-friendly. Especially where we come. I'm a teacher in a small school. The system's not user-friendly. They need to understand that a lot of its users aren't computer friendly. If they want something that is user friendly they need to look at AFIA in Penn. Their help menus are easier to use, and you don't have to call someone to find out what you want. On ED-Connect, the people who use it must enter with the numbers and they don't tell you anything. Then they tell you to look in the back of the manual. That made it difficult, because there was no place to go. FISAP on line works really well; it's really easy.*

- *I think I speak from experience that we could somehow string along, or cut down on some of the procedures. I think what I am trying to say is that I want to streamline as much of the procedures as possible. "Streamlining the process" covers quite a bit. I think I would make the suggestion the people out on the front line dealing with the students have a very short timeline. We need to remember on a very short time line and need speedy action when the policies are changed, to get them out to the field.*

- *I'm not sure what all they have to do. The only complaint I have heard is that if they could put all the information in one report and standardize it, it would be so nice because right now the NACCAS is due and later the IPED'S is due. It's not all that bad, but you have to continually reshuffle everything. That would be wonderful. That's about it. It seems like every branch of the government had a report that they needed, and if they could just do one report it would be so nice.*

- *By continuing to streamline the process and cut down on the paper work.*

- *The process could be less cumbersome. Cumbersome: I don't work directly with it, but I supervise it, so it is hard to say.*

- *During my supervision, they say the process takes a lot of time and could be streamlined better.*

- *The most frustrating part is all the reports and not knowing when exactly everything will come. This is due to the schedule that says that these are all your reports, this is where you access them and this is when you should have to have the files. You get so many reports from so many places that you don't know what's going on.*

- *I'm trying to think about what the most important part would be. Providing information in a clearer manner, i.e. attempting to provide instructions. The biggest gripe is that when they provide information to us I have to clarify the directions with someone else. The biggest thing was to provide their communications in a manner that is clear and easy to understand; instead of them having to issue a second clarification of their clarification. They should just continue to improve the financial aid process itself with a focus on simplifying the application while embedding the work sheets into the application itself. They should make a shorter form, but you've got all these work sheets to fill out and then to transfer to the form. That's for the students and parents—simplifying the process. They should focus on that. They've done a really good job with us.*

- *Overall, make directions or instructions more simplified. Everything else is A OK.*

- *Simplify. Many times they have a lot of programs that are so complex that it is difficult to maneuver through all the bureaucracy. The worst is direct lending.*

- *Simplify the IPEDS report with less redundant questions. In the Washington phone system, take away the answering machines.*

- *Make things less difficult with less paperwork.*

- *Not really. Nothing comes to mind. The whole process could be more streamlined to each school. Schools that have more money are able to streamline their process more than the smaller schools. Give every school the same advantage.*

Verbatim Comments continued

- *Simplify some of the processes. That's all.*

- *Well, my only complaint is that sometimes the process seems a little fuzzy; it seems to confuse even the most electronically inclined employees.*

- *The overall process could be quicker. Improve their instructions. The flip books are not user-friendly. Provide more training for their software.*

- *Access to information should be easier, more simplified. I think in all the documentation, which is very good, they could utilize more everyday terminology.*

- *The main service is to take care of the student. Now we have so much paperwork that we're spending more time with the paperwork and less with the students.*

- *I just think their instructions could be clearer. That's all.*

- *There is too much paper work. It seems like we're doing the same thing three or four times.*

- *To streamline the software products and make them all accessible would be a big help. They could be more timely in their handbook. We seem to get it in the middle of the year when we need it at the beginning, and the 800 number where students call for help needs to be improved. Well, it seems to me that they're spending a lot of time and money on processes that haven't been transferred into action. That is a shame, because they have been at it for years. They are wrapped up in process and not doing anything about it. Simplify and things could be done in a much more timely fashion.*

- *My biggest complaint is that things could be done easier by hand instead of with the computer. I like filling in the circles instead of using computers.*

- *Make the electronic part simpler and easier to use.*

- *They could simplify the process of reporting. Have the reporting time not be at the end of September. That's a busy time. Clarify more clearly the application instructions.*

- *Try when ever possible to work with Congress to streamline and simplify the process for students. Have a hotline with which you can easily get through, and which all financial officers can call to get information on special rulings. Have a high-ranking person annually meet with the financial aid officer in each state. Do this kind of survey, rather than having it done through a third party.*

- *I just think they need to provide more clarity and not make the process so cumbersome. I just think the steps you have to take to accomplish something is a lot of steps. I don't really have anything specific.*

- *Not having to require so much paper work. It has to get better in terms of taxes. Why do we need to collect tax return information if the IRS already has it? It is a waste of time for us, for the FA office, and for parents.*

- *Mostly the systems need to be more user friendly. The clarity of instruction needs to improve. Most people don't have confidence in the RFMS reconciliation process.*

- *On the technology simplification part of it and the loan process getting easier to deal with. the ED Connect system sometimes is like a maze. That's all.*

- *I think the best thing to do would be to reduce our paperwork.*

- *It would be nice to see some streamlining of programs and to decrease the multiplicity of grant and loan programs. More streamlining of regulations would do a whole lot for us.*

- *Working to streamline the process. Streamline and make the process simpler, from application to disbursement.*

- *We need to make things easier. There are too many levels and too many different people to call.*

Verbatim Comments continued

- *I guess I would like to see more simplified processes and RFMS systems for the students and the institution. It delays them from getting their PELL aid by a couple of days even with a quick response. It's the procedure. I guess I am concerned about the micro management feeling that the institution might be able to judge specific procedures that the institutions would be better able to regulate. The micro management might have a little more flexibility in the application of regulations. The details of the regulations are too complex and hard to understand sometimes, and then it becomes a matter of interpretation. Later, we discover that we interpreted it incorrectly. The analysis and determination of financial needs should be revamped. It appears that all the formulas that determine their eligibility are a very convoluted process. It is very difficult to explain to parents and students. The annual loan limits should also be revised.*

- *Simplifying administrative requirements whenever possible. That's all.*

- *Do away with the physical application. That's it.*

- *If there was any way to streamline the programs and standardize the process, so that it's easy to use and easy to understand. If it's easy to understand, it's easy to process and it's easy for the students to understand.*

- *Simplification of everything. Everything is way too complicated. Easier, direct access to people who help.*

- *Continue simplifying and standardizing, making screens that give codes. Be consistent.*

- *When they took away getting stuff done on paper, it was faster; in the computer it is hidden, and the paper was on your desk so you have to do it.*

- *Reduce reporting requirements and the amount of time preparing reports.*

- *Timeliness and ease of access. Ease of access to the data and delivery systems using a student credit card was a good idea.*

- *They make things to difficult. Need things simpler. Kids sign documents that don't show the amount.*

- *I'm always looking for simplicity in the that data we're requesting on the forms.*

- *One of them would be reduce reports. All of us hate reports. Simplify procedures. When you talk about some of the ED Connect. Things like that, some of those could be more user friendly. I'm having a hard time thinking of more right now. I would say simplify forms that the students fill out. I think on the disbursement end, there is an expectation on us in the field to respond. But with the information coming in, the response time is much broader. They expect more from us then from themselves. They hold us to a higher standard than they hold themselves.*

- *Make it more user friendly. Put it in layman's terms. Typical people don't understand the difference between subsidized and subsidized, and also other options that are out there. People don't understand the process of financial aid for students.*

- *Probably just instructions; they need to be a little more clear. Probably the data entry is a lot more complicated than it needs to be. Too many steps and sending things in separately. Every time I've gotten customer support they've been wonderful, but the paperwork is difficult. I know they're dealing with other schools so they have to be broad.*

- *Their knowledge of the system. They don't know how the process works. Develop programs that are more easily used by our institution.*

- *Now that we are doing everything on the web it should be faster but there should be a way to do all this without filling out all these reports. There has to be an easier way.*

- *Continue training opportunities. Simplify the application process for students.*

- *More efficient software. Simpler clarification of processes. That's all.*

Verbatim Comments continued

- *To ensure we have timely and complete access to qualified resources in a clear and consistent manner. With so many contractors it has been difficult for us to know where to go where for which problem. There has been some improvement and there is a ways to go yet. Streamlining is important. Simplification. More consolidation, standardization. If they continue to improve, we'll see the kind of service most of us are hoping for. We have had problems getting responses back from the inspector generals office, because of investigation for possible fraud. It has been very unsatisfactory from my experience.*

- *More technical assistance and more live technical assistance or web-based assistance. More simplification of the FA process in reporting and so forth.*

Accuracy of Information

- *I have had several new 2000-2001 applications that came back with an arrow in one of the social security numerals. I had hand written and proof read the forms and they came back with wrong numbers. There was no reason for it to be wrong. I don't know if you have new people entering information or if it is not being proof read. I'm satisfied with it.*

- *The accuracy of information that has been sent to me. There is a lag time. If I want to get a statement of an account, what I get doesn't reflect on my own account. When the application comes back to us sometimes the accuracy of that is not correct; it's just not good. Those are really the only problems I've had.*

- *Get people who are entering facts and information correctly. Make sure of the accuracy of the facts is good.*

- *Pay more attention to detail and the information they have on account. I get loans rejected because there isn't a student aid report available yet.*

- *Improve the quality of information we receive. We are either not getting the best information or there are many people who are interpreting wrong the information they are getting. The way we have to submit PELL reporting and then repeat it again is a bit redundant. I have complained about it before. That's it.*

- *I have no specific complaints except that this past year there seems to be a glitch in the computer between the financial aid officer and the school. Names put into the computer do not show up and we miss the information. When we do check with SFA they say the problem lies with our computer, but we can't find anything wrong with our computer. On the SAR it is about 50-50 as to whose name shows up.*

- *The one part that needs to be improved is the accuracy of the information coming out of the database. They are having a lot of programming glitches. For example the PELL payment letter. They assured us it was correct, but they told us to check back in a couple of week when the bugs will be worked out. Once the technical issues are solved it will be very good.*

- *Sometimes there is no room for error and when error is found and its after the deadline. Like PELL Grant, you can't get it after September 30. I think there should be a leeway for the deadline. There is not a lot of room for correction on our part. The staff that deals with Title IV; sometimes the department is not always cordial or receptive. I would say there is a great improvement with computerization, and that is a real plus.*

- *They could specifically be more accurate and accountable for the data that is reported to them.*

- *The electronic portion as far as the instructions could be a lot easier. The region is wonderful but when things are sent to Washington they come back wrong.*

- *At this point, I can't really say, outside of timeliness and accurate return of data.*

Timeliness of Process

- *I don't know. I guess to be more timely on reports.*

Verbatim Comments continued

- *Faster turnaround.*

- *The only thing is probably to get the data to me quicker. The turnaround time now is four days. Have a one-day turnaround. That's about the only complaint, if any. I'm generally very pleased with it.*

- *Faster turn over and faster wire transfers.*

- *I would like to get the reports back in a more timely manner, especially when we are trying to regenerate them. Sometimes its hard for them to pull down, and its hard to reissue them; when we ask for them to be reissued, it takes quite a while to have them put back into our mailbox*

- *The timeliness of badge processing varies a lot, and lately we have been waiting and waiting and we haven't seen some come back. I am actually getting ready to call them, because the transfer of data between RFMS and GAPS seems pretty slow.*

- *A little more consistent and timely in the processing of funds. That's it.*

- *Get the information to me a lot faster. When a student proceeds with a loan consolidation it takes too long for them to process information to another department. Information is not in the system. That's the only area that I have dealings with.*

- *Be able to get funding a little faster. We have to go through a financial officer to get our fund, and it takes longer.*

- *The manner in which they are making the funds available. It is now 8 days, instead of 3.*

- *Just a little more timely. More clarification on the student reports. Everything else is okay. They are doing well. They have come a long way.*

- *It would be nice if GAPS and Direct Loan did not blame each other for cash not received. It took over two weeks for me to receive money—which is totally ridiculous. I haven't seen it like this since the fall of Communism in Russia. That's my biggest gripe.*

- *Timeliness is one thing. Training and releases would be my big thing.*

- *I think they pretty much meet their expectations. Right now we are on a reimbursement authority, and funding for the students could be done in a more timely fashion. We have to go through several different methods of securing payment for the students. Sometimes the payments for students are not processed in a timely manner.*

- *They could shorten the amount of time it takes to have the authorization level increased. They could also clarify the regulations concerning the timely manner of refunds. That's it.*

- *Quicker reporting times.*

- *I think that their timeliness needs to be quicker.*

- *They've improved the timeliness of their data. I can't think of anything else off hand.*

- *I think the main thing is that I consider that in the GAPS process they need to improve efficiency. They need to deliver the funds to the institutions. We are delivering the applications in time and we are not seeing things done in a timely manner. We are not able to balance checks. We have to wait for the funds. Our students have to wait. There have been some problems.*

- *More accurate data and timely updates. That would be it.*

- *They still need a faster turnaround time. Work the bugs out of the software before we get it, so we don't have to do it.*

- *The turnaround takes too long.*

- *Get a data match with the IRS. Faster turnaround time; not that they are slow, but you can always be faster. That's it.*

- *At this point, I can't really say, outside of timeliness and accurate return of data.*

Verbatim Comments continued

- *More timely training. When the new ED Express is about to come out the training needs to be before that time, before we have it up and running. When we have a problem with the direct loan servicer and need a file sent to us again, we have to wait a long time—a week to ten days—because they have to put in a request, and they send it to someone else. Nothing more.*

- *They could improve it by not charging for a phone call. Every time we call we are charged for a phone call. They need to be faster with the turnaround time. With the data they provided, they defaulted student loans.*

Technical/Software Issues

- *They could have people test their software, so the interface is more responsive. There are installation problems and the broader testing problems need to be resolved.*

- *The biggest problem is the diversity of the different computerized systems that they have. Also, with the size of the organization. Very often one arm has no idea what the other arm is doing. We have no other problems other than trying to deal with the bureaucracy.*

- *I think with the new program, all of the bugs could be ironed out. If we could just keep to one system so we don't have to keep relearning, that would be better. The instructions should be in layman's terms. They could minimize changes to the program by thoroughly looking through it first. When bugs are in it, we have to relearn what needs to be done to get the information through.*

- *They did improve the software. I would like action resources. I was pretty much on my own trying to gather resource material such as action letters and reference materials. You could have downloads of this information. There were several free downloads and there were several ED changes. I cannot download desk references for ED Express or NSLDS; I have to pay for them. I am not quite sure why they did that. This is a small school, and I have to go through red tape to get that information. They don't come out with the handbook until the middle of the year and we have to pay for the other things. I am NOT going to order 15 copies when I just need one. Now we have to pay for them if we want them. It seems the only way to obtain them is to pay for them.*

- *There's nothing really. With the computer everything is so simple.*

- *Our programs have glitches in them when we get them. They come back and give us a follow-up program when the one that they gave us doesn't run right.*

- *The software could be better de-bugged before it is sent out. The printed manual could be more timely. We have not gotten it yet and the school year started July 1st.*

- *Installation using Windows NT. We had a lot of difficulties getting my software installed. Also, The accuracy of the SSCR. Specifically, changing last names when a student got married as shown on the follow-up report. Dates are not changed. Also, ease in obtaining the information. In all fairness, she hasn't received any training per se. We are a small school and only process 25 loans a year. It's hard to justify training at the distance, and to pay her room and board. Even Atlanta would be more convenient.*

- *In the communication for software and hardware, it is very difficult and confusing if you don't have technical support at your school. The training is sufficient, but we need help with the computer hardware and software.*

- *I can't think of anything right now. The only comment we have is that there constant computer program upgrades, before we can get one downloaded we receive another memo saying that we are getting another upgrade.*

- *That would be difficult to come up with something at this moment. They could give me one password for all the programs.*

- *The instructions for software are unclear and complicated at times. We have problems with knowing what your intentions are when using your software.*

Verbatim Comments continued

- *Recently, I couldn't print the recertification application completely. You have to go through each page and press "print", which makes no sense.*

- *I just believe that the technical aspect of the position has increased significantly so that requirements for the job need to include a good deal of technical background. I have to be much more than computer literate. I have to troubleshoot at the end of the year and it isn't all because of the software.*

- *All the new software needs to be user friendly and up to date, and it should be easier to understand whom we should contact for concerns or problems.*

- *Outside of more personnel here, it's fine the way it is. I like the downloading. It's easier to have software installed. The software programs are not complicated to learn. They are user friendly. As long as they maintain that type of quality of service. We're heading towards a paperless office where everything can be maintained on databases, where the school has hardware or a network system. Continue to eliminate any type of paperwork. Verification work sheets and federal taxes. Basically, to continue working on the elimination of the paperwork we're required to maintain. Off hand, the less paper I have on my desk the better I feel as an administrator. The work forms and tax sheets are a big hurdle. Right now it is a burden and once the elimination of paper can be taken care of, the process will go a lot smoother. They basically have what we need with their software. There are schools that use third-party services to take care of all their processing.*

- *About the only problem I have is in the computer-designed programs. Get the bugs out of the system before they go live.*

- *There not too many things they need to improve on. Make it a little bit more user friendly for people who don't know how to use computers well.*

- *Go further with the Internet, with data exchange and reconciliation. I know there are other things in the works. You can enter data on the Internet with the aid disbursement and I would like to see that done with other services also.*

- *Better communication with software vendors for ease of electronic processing. They write good programs for schools that use their programs but for the rest of us who don't, we are left hanging high and dry for on our own. That's the key right now for me. That, and a more timely response from our regional customer service person. I put in calls to him and it would be weeks before I would hear back form him (area case directory). That's very frustrating.*

- *I guess I'd say fewer releases on the software. Don't send us the software and have us work out the bugs. Have the bugs worked-out before it's sent out.*

- *The computer programs, and the bugs still haven't been worked out. They have to have a computer person on their staff and schools can't afford it. Make it more user friendly. That's all.*

- *There are some problems with the current software and how it installs with Windows 98, and I know a lot about computers. It crashes 2-3 times in the process. That's really the only complaint I have. They do try. Most of my problems are from things I've done that are my own fault. It would be nice if they gave us some mechanism, notifying them of problems with the software. I want to know what would be the preferred way of notifying them of the problem.*

- *There are too many updates. Revisions, updates or upgrades. I have to download them from the Internet and then load it on my computer, and there are too many different upgraded versions. Yesterday we upgraded a version and it showed that we hadn't done it.*

- *The way you raise the authorization levels, there is a delay that is not necessary. I think that they should have a better way to handle that. Basically it is fine, and the software is excellent and the data is great. They have made some giant strides in the last 3 years. Their response is very good.*

- *They could make their software a little more user-friendly and stop changing it all the time. As soon as we get it learned, they give us a new package. if they just do those two things I'd be really happy.*

Verbatim Comments continued

- *The programs that they have, the Windpath and Able, have been moved online. It would be much quicker if they were on the desktop and you didn't have to get on the Internet to get them. That's it, everything else is cool.*

- *Direct Loans needs immediate attention. All of it is submitted electronically, but we can't get a year-to-date report electronically. We have to get a data dump in printed format. On the PELL side of it there is some confusion on reflecting and reporting the amount of funds disbursed. For the year 1999-2000 we had to indicate that the entire award year funds had been disbursed in order to get an increase in the school's authorization. When I try to submit payment, it rejects it when I know that the funds have been adjusted. Sometimes it has been adjusted and the funds have already been spent.*

- *There seems to be a lot of problems with the software, and there are constant upgrades to the software. The contractors are aware there is a problem and there is little response. They are slow to inform us about problems with the software. Customer support is awesome.*

- *I think that they should send us some software to learn it. Sometimes they want us to search for some information, but I think it should come with the software.*

- *Just one thought that comes to mind is that it would be nice if all the bugs would be worked out before receiving it. It seems in terms of the data that we're reporting that there could be more coordination to receive the data. There are things that worked in the software last year, and not this year. It's the end of year and finally some things are just getting worked out.*

- *They could test the computer programs before they ship them and get rid of most of the errors. I guess they don't ship them any more. They can test them before they make them available. They used to send them on floppy, and now I download them.*

- *In ED Connect they're talking about a web way to draw files, and I'd like to know a little more about it. I'm not getting much documentation on that.*

- *A lot of the process needs to be simplified. Especially the technical part. Every department almost needs to hire a technical person. The instructions are hard to understand. Probably I am talking about the EDE stuff, and electronic interfaces. Not every one has the luxury of hiring the technical people. It is becoming very technical. You have to have your own MIS person, and not every college will pay for Financial Aid to have their own MIS person.*

- *The schools need to be notified of any glitches as quickly as possible, so that we can both work on the research to correct it immediately. If we had been notified of a glitch in the system recently, we could have avoided a mess from May 8-23. I would also like an automated SFA on a monthly or quarterly basis without asking for it. It could be done on the computer. They used to do this, but stopped and it is very helpful.*

- *One call does it all. The PELL Grant system needs improving, software administration, the whole gig.*

- *Make more functions electronic.*

- *Improve computer input screens, improve the search aspect of the FISAP.*

- *The electronic process has been enhanced and that has helped. Just continue the technology.*

- *I feel they have made a lot of improvements in updating the software. Keep the information coming send paper documents on really important issues.*

- *We requested pin numbers and students had great difficulty accessing the web-site. Applications were rejected.*

- *Stop all these software updates; get one that works and that's it. Every week they have an update. That's all.*

- *Better interface lists with homegrown systems. I know they have to work with many different software packages, but maybe more sensitivity to individual school needs.*

- *The problem is the electronics, it is sometimes very difficult. The software needs be less complicated, especially because I am not as technical. They have become very service oriented, they need to stay that way.*

Verbatim Comments continued

- *The only thing I would hope that they do is bidding out to contractors. Also the changing of software; they shouldn't change software when it's working. Sometimes they change software and things go wrong.*

- *There's so much information coming at you from so many directions it's like overload, so maybe better organization of the information. Whether it's new or whether it's updated. I have some regrets about how everything's computerized. There needs to be some understanding that not all canned programs work for all schools. We have to modify so much. The staffing has improved and become personable and not so threatening. I really appreciate that, so keep that up. Continue to pre-test the software so it's ready upon release.*

- *They have no control over me. The electronics are so overwhelming that this is a problem. As they go faster and faster, there is still a portion of college I have to keep up with.*

- *Make their software instructions for upgrade easier to understand.*

- *Get rid of ED-connect. It is the Title for the software program. I don't think it is user friendly, it's hard to navigate through.*

- *I guess because of the fact that there is such a technology that a lot of care needs to go into it. I feel we are going too fast and constantly having to go back to improve. Taking a little bit of extra time to do it right the first time will save a lot of time at the end. It seems that the student national aid handbook is made available much sooner which is helpful. Electronics have been a great asset to our institution.*

- *I don't even know how to answer that question. Making the interface between the systems cleaner, less cumbersome.*

- *They need to work on getting the various different aspects of the different programs. Everyone talks a little more and understands a little more. They need a centralized database so they can type in my school and know what's going on.*

- *Make sure the software is debugged so there aren't any "hatches" and "workarounds." Have an easier process for students to be able to retrieve their pin numbers if they have misplaced them, i.e. issuing cards. Move toward self reconciliation on direct loans. The Internet interfaces that have been promised. My compliments to them on boosting software on the Internet—for posting it, for downloading and for moving to electronic communication of "dear colleague" letters and for providing manuals electronically rather than in paper form.*

- *The computer program. We are a destination program. The program is not user friendly. You have to go through a number of steps to go through one thing. If we were using the service person it would be better. The way they line it up it is much more user friendly. The service person's are. They need a program more user-friendly; theirs are ridiculous. I have worked with other programs.*

- *Test the software better. It shouldn't be necessary to be working on a fix of a release that's only a couple of weeks old. That's the main thing.*

- *Do not make anything retroactive on student records. Also, The EDE packaging module—I hate RSMS. You have to have a way to get the data into the software. Continue to improve the packaging module.*

- *I don't know. I think it is good. I wish it could merge together with others. We don't have very good software at our college.*

- *Revise some of the software and reconcile PELL and direct lending disbursements along with better software support.*

- *One thing I want to see is software to run estimates for students—simply running an estimate so they would be able to know if they are eligible.*

- *The technical RFMS for the PELL transmission is somewhat unsatisfactory. This is the first year it has been in and there is much room for improvement. Particularly in the area of technical reference and instructions about how to do things could be improved significantly. The system itself for the RFMS is difficult to work with. The department of education needs to be more specific with its questions on this survey. As far as the question about aid origination, is it PELL or campus aid or loans?*

Verbatim Comments continued

- *A more consistent approach to the software programs they publish. Probably, an easier way to find out who to call when you have questions about particular financial aid programs.*

- *The downloading of the software. We used to get it through the mail on discounts. I like the idea of downloading, but the consumer information should be a little easier. It's kind of confusing there sometimes. A little better consumer information.*

- *More interaction with the computer resources A good start with SFA Coach... I've had a hard time downloading SFA Coach. More help for campus computer technicians would be good. Maintain the good work.*

- *I don't find the software to be user-friendly, and the whole time I have been talking to you I have been trying to log on and it is very frustrating. It needs to be user-friendly. They are constantly updating the software. Why do they have to have all of the updates? It seems to bring just more problems.*

- *To be more user-friendly on some of their software. There is nothing specific. It just may take me some time to learn it.*

- *They have gone to an electronic delivery system and, in my opinion, it is a poor job. They could use the Microsoft Approach, which would be easier for the users rather than the cumbersome way that they do it now.*

- *Be more familiar with other computer software besides ED Express. That is definitely one that would help.*

- *Probably our biggest problem is with technical issues. If they could streamline the process of using their software with our software.*

- *I want my student payment summary for PELL grants back, but they have totally eliminated that. I want it back. I get frustrated because they think that everything needs to be electronic. They are cutting corners and putting too many things electronically. If I can't find it, it's my responsibility. Things have moved too fast and too electronic for me. A lot of the things they do is to save money and is not more convenient.*

- *Better software development without having to have so many upgrades throughout the year.*

- *Clear instructions and better electronic data, and for the system to be up most of the time.*

- *To facilitate integration of SFA's EDE software with ours. More information on regional SFA contacts. Having access to phone numbers or e-mail addresses. I like the coach training material.*

- *With their application, that should be an on-line system. I shouldn't have to down load the software; it's just too complicated. I'm working on their system I shouldn't have to import and export data. You shouldn't have to do financial aid applications. I think you should have access to the IRS. If they filed a tax return and they want to go to school we should know their eligibility. I know they're working in that direction; it's just taking a while to get there. More regional training sessions. They're too few and far between. Maybe quarterly training sessions. Maybe four times a year you could go to a site and tell people what you have problems with and find out what's going on.*

- *Have more flexibility. I'm looking at the different types of electronic management that the schools have and how it links the central processing system. That is my main issue.*

- *When logging into the products, make sure they are accessible without to much delay. We can get to the Internet quickly, but when we click onto the GAPS or NSLDS it's very slow to get into. I have the daily reports when anything changes, and I have noticed lately when I go to open some of the sites, I get an error 500 and the information is not there. I think they were trying to download something and it did not work. It is with my subscription with the e-mail.*

- *Simplify computer systems and integration of systems.*

- *Improving the electronic services to where they are user friendly. There are times that information comes out and it has errors and I would like for it to be tested with no errors.*

Verbatim Comments continued

- *You are opening a can of worms here. One of the key things that we would like to see is the continued improvement in the use of information technologies in administering to the financial aid program. I would also like to see a reduction in the regulatory requirements for the school and students. Those are the two key areas.*

- *I think it needs more automation. The ability to let the school access information themselves, instead having to go through a person for the information. They could use telecommunication or Internet.*

- *They could improve the software for downloading.*

- *Thoroughly test their software before they send it out, so we don't have to find the bug for them. If the software could run smoothly our lives would be a lot easier and a lot of people would be out of jobs. Just simplify it.*

- *More efficient software. Simpler clarification of processes. That's all.*

- *I guess it would be the timeliness of the updates of software. They tell us it's coming but it doesn't.*

- *To make the IFAP easier to navigate and find information.*

- *I think I would like to see more control put in the hands of the schools. My concern is that there is such a push to do everything on computers and the programming is getting in the way. Before it was automated, we didn't have to submit an origination record. Every year we have to look at more ways to streamline the process. We take more out of the students hands. Students who graduate do not have a clear idea of what they are applying for. They will sign a form once and never again, and it is confusing to them. At this level it isn't automated anymore, and we are losing touch with the students. We are not able to talk to them about their loans when they do it on the web.*

- *I can't think of anything off the top of my head. Clear instructions and software manuals. An awful lot of upgrades and fixes to software problems.*

- *They have done a lot of technical advances. I know the differences it has made with the disbursement and timeliness with students. The information the comes up electronically is more timely and efficient.*

- *100 percent web based. There are too many complicated and diverse computer systems involved. I would continue to reinforce regional office staff and, lastly, mandate SEA personnel to spend time in a university financial aid office.*

- *They can give us FISAP software that is correct. Every year it has had a bug in it. They can better train the 1-800-4-FED-ED people. They can get congressional funding for the PELL Grant to the level where it was supposed to be in 1974 when it first began and where it should be. They can get the government to do away with the hope and lifetime learning and dump into the federal work study and federal SEOG program and change the guidelines for eligibility. All the hope and learning is a tax credit they get about .5$ on 5$. They could put the money out there. Put the money to lower tuition. Increase the federal work study program for America reads and America counts. They need to expand their funding for schools that work in the vocational areas.*

- *Having more accurate software packages instead of having to come up with upgrades. I think it all involves accuracy.*

- *I don't know. Work on electronic aspects of aid delivery.*

- *Get rid of their software and go with a web based process similar to the NSLDS. The software is archaic with no directions. It's just dumped in your mailbox and you're left to twist in the wind. If they are going to use a mailbox, use our mailboxes not their mailboxes. Send me something at my address not some bogus address that they create. The ability to use administrators mailboxes versus needing to go through SFA software to go to a mailbox, which is time-consuming and burdensome at best. Stop the acronyms. Stop the incessant creation of new acronyms for their software and their programs. I think I've said enough.*

- *Software has been an issue. Software for reconciliation, the process and the software. Better leadership for the direct lending.*

- *I would think use more feedback from the FA community in making computer programs more relevant or easier to use. Designing things more from the perspective of how it works on our end of FA.*

Verbatim Comments continued

- *Talk to the Department of Education Region 9 and speak with Mark Gerhard. The PELL stuff—I don't know what happened…we don't have a link between our software program for disbursement and we end up running two systems, and that's double the work. If they could get RFMS and PELL to do the same thing as direct lending then I'd say 10 on everything.*

- *Accepting of electronic signatures.*

- *Make one thing that works without so many upgrades. Such as the ED Express software. Within a one-month period we have gone from 6.2 to 6.21 to 6.22 to 6.33. I still haven't even upgraded to the 6.22. I think some of the reports from the PELL payments like the SPS in the past were good, but we don't get those anymore. I hate queries. We may need a few more pre-defined queries. This would make it a little easier.*

- *Combine some of the systems into several systems would be helpful. That's it.*

- *I would say probably thoroughly test the software—like ED Express so that any bugs can be worked out rather than new service releases so we don't have to keep downloading service releases. My other comment is do away with the dual record for the PELL Grant and have a reconciliation module within ED Express for PELL Grants. I can't think of anything else. For federal PELL Grants you have to do a reconciliation at the end of the year—what they have and what they have. I want to print out everything on the printer. I want a canned program rather than the query reports. I want standard programs that you can print out and hit a button. The query reports or the query language are very cumbersome. Actually, you have to go in and you have multiple steps. You go into global and hit control c to copy it; then you have to go in and create a query and then go back to the print program. You're bouncing in and out to get what you need. Probably my most complaints are with the PELL Grant module. I think that should cover it.*

- *Their effort to improve the computer system is probably number one and the accuracy of the data number 2. Since I understand they've got a number of data systems, if they could integrate those it would be more effective for everyone. In some instances, the timeliness in which the NSLDS is updated. I realize that a good part of that is beyond the control of the department. Other folks need to get them the data. Perhaps they need to find a way to get those parties to submit to them on a timely basis.*

- *Eliminating FISAP, faster software upgrades or repairs and a smoother RFMF process.*

- *More consolidation of programs. I would like to see one contractor handle PELL, NSLDS and the other programs.*

- *If they were to simplify the software used. To make resolutions of problems simpler. Not so many steps on our end, so that the problems can be resolved on the school site, instead of always having to call them. Simpler, that is a software issue.*

- *Ease of access to get an online report for reconciliation processes. That's the basic problem. More user friendly computer system. Basically to have an online system that is easier to access, whether it be web-based or just an easier functionality as far as PELL processing, and federal reports on the student summary and in alphabetical order rather than social security order. Having the fund ID's fully described rather than coded so they are easier to access.*

- *I would say, making more concentrated efforts that software releases are more free from bugs.*

- *They continue to have a lot of separate systems, but I know they are working to have one central system. The more they can do to do this the better. That's all that comes to mind.*

- *Probably my only major complaint is that nothing is streamlined. We are dealing with archaic systems in a DOS platform. The systems don't communicate with each other. Students that use the financial aid hotline are often misinformed. It seems that as the systems improve, often time things we've come to depend on are eliminated in the EDE software and the FISAP software. This is the opposite of what one would expect with year to year upgrades. Things are moving more slowly than what we would like to see.*

Verbatim Comments continued

- *A more integrated system. There are different sites for different functions and it would help to have that integrated.*

- *They need to make their technology a lot more simple. So people who are not technicians don't have to hire technical support. The technology stuff is way too convoluted.*

- *Software accuracy the first time. Nothing comes to mind. RFMS did not work. The most recent FISAT did not work. We upgraded one week after it was released. The SFA correction was only available April 1st.*

- *I would like to not have the multiple passwords. There are too many passwords and one portal to reach all the systems. Really, I'm pretty satisfied with everything.*

- *I think their technology is complex, and there are too many systems thrown at you very quickly; they need to come up with just one system. Timely reporting back to me on issues. It takes them three or four five times to get back to you.*

- *Be more willing to work with other agencies, using interfaces to communicate with the department. Provide some information by paper. To be totally electronic doesn't work for everything.*

- *Assist more with mainframe process, and they're really pushing EDE. We're a big school and we want to stay on the mainframe right now. There's not that many schools on the mainframe and I'm finding it to hard to do the process. That would be what I use them for. I only do one component of financial aid which is the PELL grant and call grant; it's our state grant*

- *They could do a better job integrating computer systems. Spend more time in reorganization, and not as much time dealing with substantial financial issues.*

- *I think it's their computer systems that need the most improvement. Be more responsive. Since we don't use ED Express it makes it very difficult to use on the main frame system.*

- *Stop making so many different changes to the software. They should be better at testing their software.*

- *Communication of changes and software. Communicate better with families and students. We are always the bad guy when they get an incorrect answer from the 800-FOR-FED-AID. The software is becoming obsolete. We have to upgrade too much.*

- *They could improve their documentation, mainly on their software products.*

- *Have better software. More efficient, less complicated, fewer steps and more streamlined.*

- *Offer support without charging us for making a phone call, don't criticize us for calling and walk us through it. Don't charge us for making a call; it's the software's fault, not ours.*

- *There should be more clear options for who provides what service. It should be more clear. As far as downloads go there should be more implicit instructions for dummies. The web-site searches should be easier. Acrobat reader is slow. Also the search engines are very particular and it's hard to find what you want in a certain amount of time. Sometimes it's easier to go to the manuals. The fed aid phone crew should hire financial aid professionals. There should be job opportunities in all areas of SFA; they should be advertised more prominently.*

- *Data retrieval—just the ability to have all systems operate through one entry system. I've got a page full of passwords to get into the different programs that I have to use. PELL online TIVWAN NSLDS loan origination online, SISAP, and so on. That's the basic one because everything's on line, and it's just so much trouble to get into them and learn how to navigate once you're there. Some of the things are good; the ability to retrieve online documents and history is a plus.*

- *I would like more specialized training for clock hour schools. I've been really impressed with the conversion from paper to computer and the ease of the transition.*

- *The SFA has always given me good service. There are only a few computer glitches.*

Verbatim Comments continued

- *I'm not sure. You can go on to the next question. Just a variety of more reports you can print off with the origination and disbursement process and not having so many software upgrades.*

- *Have more customer service operators so we could get through quicker. There needs to be some way other than electronically to do SSCR in case the software and hardware go out.*

- *Keep the lines of communications open. Increase the ease of the software applications. Inform me of what the department has and just keeping open to any changes that happen.*

- *Training and software application, corrections, etc., in a timely manner.*

- *They need to educate their staff. I call people and they just don't know. They should test their software so that when students call they are more prepared and don't have glitches in the software itself.*

- *I don't have anything. Maybe making what we've submitted and what we show has been accepted easier to reconcile, that it come back easier to clarify and to balance. Show more of the ED connect- more web-based services for how we can get our files.*

- *The SFA coach training—developing that more. Change their system to the way they have done in the past. Get computers updated, so systems talk to each other better than in the past. That's it.*

- *They could have better training and they could pick some software and stick with it instead of having us update three or four times a year. They could have better training in the sense that when we have the training the systems aren't operable yet. They have too many updates of the software, Which is a big problem for small schools like us. After all, they did mandate us to use it; it's not like we have a choice. Those are my main complaints*

- *The people within the SFA have done such a turnaround as far as customer service. They are more client-oriented, more standardized, and there's not as much run-around. I have been so stunned with all their improvements. If you ask me what they could improve, the only thing that I would say is that we want to go electronic also. We would do all of it over the computer because there is a lot of paper work. It would be nice if it was all Electronic.*

- *Streamline the PELL Grant processing system. The instructions on the return of Title IV funds. Clear instructions on how it is going to be handled. Have the web-based ED Express run faster.*

- *They could improve the amount of training opportunities, and the location of the training opportunities. They could improve the PELL Grant program, by modifying it to third party software. That's it.*

- *I would like to see one person assigned to each school as a resource. In the area of software that we use to transact with SEA, I would like to see that stabilized. We continually get updates and changes.*

- *Make it very clear who to call for what and simplify the programs on our end, PELL Grant for instance. Changes in technology and programs comes to fast, and without testing.*

- *I think probably the there's a couple of things. The first thing would be using the ISAP, the web page. If they would have a daily or weekly update so we know when things are posted or sent by email to a contact person at the college. The other thing is the computer hardware requirements. The ones coming up next year are pretty substantial, and it's not really clear why they need to be that way. So either they need to take a more realistic look…for instance, one of them is a Pentium 600, and I'm not sure why even a 400 wouldn't be sufficient. I think those are two that I can think of off the top of my head.*

- *They still need a faster turnaround time. Work the bugs out of the software before we get it so we don't have to.*

- *Have a more knowledgeable staff with an understanding and acknowledgement on their part that schools handle things differently. The technology. For them to create partnerships with the major education software developers.*

Verbatim Comments continued

- *We have to go and search on the Internet a lot which is time-consuming, whereas before we had hard copies. Minor software changes could have more complete instructions. If you're not a computer whiz, it can mess you up at certain points. Working out the bugs before they release the software. More thorough testing before it's released; making sure it works. That's all I can think of.*

- *I get too much information from too many sources. I get directives from all the agencies that handle PELL grants. We need an up-to-date publication sooner. That's about it. It's gotten too technical too quickly for us who are not technically minded.*

- *Return phone calls on a timely manner. It would be nice when there are bugs on the EDE software if they could be rolled out quicker.*

- *Given the efforts to improve services and given the technology, I don't have any complaints. I don't have any specific complaints. The willingness of the personal and the enhancements of the technology... I don't have any specific complaints.*

- *Deregulation. The regulations, in relation to the size of the program in dollars, are not accurately balanced. I think they need to combine programs. All loan programs or Grant programs should be one program. There are too many minute rules. Simple is better. In the area of technology, their expectations for users are too high. They think that our school's MIS Dept. is helping us, but they aren't. I hope that the new deputy will bring some simplicity and reality to how financial aid is run at the university level. Her name is Kay Jacks.*

- *The services in RSMS, their origination, but specifically their disbursement program. A lot of things haven't worked in it. I just found out that the database I've been keeping all year is inaccurate, I was actually told to dump my database. They knew my database wasn't working, and they waited an entire year to tell me about it. Their ED Express software has some limitations. They actually decreased the access. The schools had to export features. They decreased the awards export program. When I called to ask how I could continue to function in that software and do the same thing as in the year 1998, I had to call the Microsoft help-line. So now we have had to hire an access programmer for their PELL Grant programming. It was supposed to take 24-48 hours, but there were so many delays in what they were sending; they had to shut it down to fix their bugs. This meant a delay in our school's receipt of funds. They have brought down the gap system, and not just ours. They've added a lot of work and time for the financial aid offices.*

- *Establish and formalize their structure once and for all and continue to consolidate computer programs.*

- *More training, better systems, better design, more interaction with practicing professionals.*

- *Continue more training and ease the use of the software.*

- *Making sure there is clarity in the regulations and consistency in understanding what the regulations mean. Referring to software systems, make sure something works before you implement it.*

- *I wish that there was more training in my area, and I wish that the files that come through on ED Express were easier to find, but that's about it. I don't know. I'm pretty pleased with it. I'm just glad I don't have mail in the SEA—I'm doing everything electronic. I'm happy with everything being electronic—it makes everything faster.*

- *Adequate testing of new software before they put the new technology on the market. Customer service. Competency and friendliness and centralization of approval of changes to the program participation agreement. All training staff could be better. More competent training staff. The hotline number—the student service telephone support system—is horrible. They're providing inaccurate information, and it's causing major problems for the financial industry.*

- *Improve the PELL reconciliation and disbursement process. Go to Internet delivery data instead of Title IV.*

- *I think they need to continue to improve their systems and electronic capabilities. I would like to see better training of the telephone staff. I think that you couldn't have picked a worse month to do this survey. It is a zoo around here and*

Verbatim Comments continued

I just can't give you any other names to contact. They would kill me.

- *Sometimes there is no room for error and, when error is found, it;s after deadline. For example, PELL Grant; you can't get it after September 30. I think leeway is needed for the deadline; there is not a lot of room for modifications on our part. The staff that deals with Title IV. Sometimes the department is not always cordial or receptive. I would say there is a great improvement with computerization; that is a real plus.*

- *Assure timely information to third-party software vendors. Assure accurate consistency of information to students on the toll-free number. Provide consistent answers throughout regional offices. Provide push technology for aid offers and alert us of changes and updated information.*

Use of NSLDS

- *Offering additional diminishment brochures. Providing lender name in the NSLDS.*

- *The SFA and NSLDS should work together to keep available the most current and updated information.*

- *I wish the NSLDS was easier to access. When I tried, it said there was some with security error and to call the number. Because I'm not on there, it is hard.*

- *NSLDS could be more up-to-date.*

- *I don't understand NSLDS. It's not user friendly.*

- *I think that the electronic transmissions could be a little more user friendly. In transmitting with NSLDS I get error messages or get messages that say my submissions went through when they didn't.*

- *Improve NSLDS data provider software.*

- *In the area of the accuracy of NSLDS data and the response in regard to updating that information, there could be more local training workshops.*

- *When we're looking at NSLDS, if we could get a breakdown of what a consolidated loan looks like, that would be great.*

- *Work on NSLDS. I know we have problems with that. Filing bankruptcy—I've had problems getting the information to fix it. I can't think of anything else. NSLDS—I need to be able to show changes and to be able to read to the adviser, especially on bankruptcies because they're showing up as loans.*

- *The problem I have is following the instructions. The instructions are hard to understand for the NSLDS and ED Express. I've never had any trouble getting help, but when you don't have a lot of time, it's hard to understand the instructions.*

- *More current data such in NSLDS and more workshops. Clearer instructions in written documentation. We need more workshops. It depends on what region you are in—maybe 3 more workshops per region. Less legalese in the information.*

- *I would like to see the NSLDS information more up-to-date and more accurate. I would like to see congress keep their nose out of things. Just allocate the money and let us go. That's it.*

- *They can be more timely on updating the NSLDS data. They can keep the return to title for funds.*

- *Faster updating of NSLDS. Changing the origination and disbursement process. It has become very cumbersome. You are duplicating information. Make it so you only have to go in a single time for each student. Some of the things they ask you to fill out can be corrected by the system. They should be preset. As far as the re-certification process, they could do a better job of letting you know where you stand in the process once you submit your application.*

- *Sometimes I don't use the NSLDS for quite a while; maybe they could extend the password.*

- *Maybe by enhancing the timeliness of the posting of the data to NSLDS.*

Verbatim Comments continued

- *An easier method or way for a student to correct incorrect data in the NSLDS.*

- *NSLDS could be more detailed, pertaining to whether loans have been consolidated. People have gotten different answers when a student has called in. It has confused the students.*

- *Update information on NSLDS by the clearinghouse administrator who works at either institution. If I find a discrepancy, I have considerable problems getting another institution to update information. That's it.*

- *I think the NSLDS process could improve, by providing more accurate data from all parties. The PELL help line could improve, by the staff being trained on the process involved so they can answer questions. The student help line could improve, by the staff not offering opinions on professional judgment. That's It.*

- *The NSLDS website. I like to get a print screen for the student, but if I go to one screen and then want to go to another one, I have to put all the information in for the student again to get to the next screen that I want to print.*

- *In the NSLDS software, when I am accessing data on student records I see a lot of old data. This old data makes it hard to grant student loans, in particular regarding students in default.*

- *The NSLDS needs to be more user-friendly. I think the system needs to be updated into a more current system.*

- *In terms of the NSLDS, we would like to see more reporting capability, especially on the cohort default window, which is neither closed nor upcoming. Right now, in July, we would like a denominator and numerator account for the cohort default window of 2000 and 2001, which the system does not provide.*

- *Follow the example of the NSLDS. Cooperate with existing state systems. Make sure when something is brought out that everything is ready. NSLDS—more web-based activity. Any kind of processing or operational system that could be done that way. ED connect and Title IV are not particularly user-friendly. Streamline the process by using the existing systems and basically piggybacking what already exists. When it's put out for use, make sure that everything is going to work.*

- *Well, my main concern with the NSLDS is not having accurate information. They need to clean up that system.*

- *The most important thing to me would be the timeliness and accuracy of NSLDS data.*

- *Regarding NSLDS, they are very slow in clearing defaults from the direct loan system. In completing your recertification to participate, they do not inform schools that their state or regional accrediting agency must approve locations.*

- *With the NSLDS function, they need to update it more frequently. With the disbursement process, the reconciliation reports are cumbersome.*

- *One of the things I was really disappointed in was calling to get NSLDS hooked up.*

- *Less arguing about error messages with direct lending. I've got some loan history problems with NSLDS; they keep giving me the run around.*

- *Make it easier to access student information on NSLDS. Specifically, not to have to use social security numbers, names and birth dates to move from one student record to another. I don' know if there is any need for improvement in the area of PELL reporting and disbursement. I haven't heard any complaints from my staff.*

- *More accurate data in the NSLDS. Technical services are needed, such as reconciliation and disbursement.*

- *The NSLDS could be a little bit more accurate, but other than that, that's why I have been giving them such a high rating.*

- *I think the whole delivery system has improved. NSLDS needs a little work. It's not that easy for a third-party computer system to navigate through it.*

Verbatim Comments continued

- *It seems that a lot of schools are using the NSLDS like a Bible. They look at it and say, "This is what is says, therefore, this is what it is". So, they look at it, and it says they're in repayment, so they're fine. Then, they find out that they're delinquent, or have many items to resolve first. That it is not an accurate system yet. If it were, it would be heaven. I'm hoping that it works out.*

- *Better quality control of NSLDS data.*

- *Accuracy of data in NSLDS is big, because we rely on their services more and more. Accuracy of information for all your service. Quality control could be put in place. Easier means for correcting mistakes in NSLDS. Carelessness in putting information in NSLDS. No solution for mistakes with NSLDS.*

- *First, decrease the number of upgrades. Our technical people are bombarded with it and getting frustrated. Second, work stronger with improving the PELL payment and distribution portions to make sure funds do match. Finally, the NSLDS is a total waste. They need to either go entirely to the web-based system or revamp.*

- *First, I think that those on the 800-4-FED-AID line for students need to be totally retrained. They give out a lot of bad information to students which makes our job much harder. The SFA line for aid professionals is slow and doesn't respond in a timely manner. When we have students who need aid, we can't put them off for three weeks. Some of the data in the NSLDS database—particularly the loan default data—is not up to date. I have grave concerns about how the collections staff deals with the students. They are mean. These are the people who will be doing the PELL overpayment drafts. They don't work well with students.*

- *First, policy questions should be answered in 24 hours. Second, have more people familiar with proprietary schools. Third, the NSLDS must be updated immediately with information from Guarantors and from schools holding Perkin's loans. There is a horrible lag time on this, if it gets done at all. Finally, more specific and timely technical training. This should be done on a quarterly basis at a regional office.*

- *It's difficult to say. They could make services more readily available. They could improve the quality and accuracy of information on the NSLDS.*

- *Have more time for dissemination of information, better printing and better accuracy in the NSLDS.*

- *The best way would be in the PELL Grant reconciliation process. The current system has no yearly total, and that would help the reconciling with the institution's records. With respect to NSLDS, the submission for specific students gets changed from other agencies and it sometimes is not accurate. I'm not sure how that could be corrected. Basically the NSLDS file has the most recent submission, but the most recent submission is not always correct.*

- *I think they need to better train their front line phone people. You can call five different times and get five different answers. Access phone numbers—who to call for what. Standard training for trainers. Some trainers are great and some are weak. I like to see the NSLDS it be accurate and current.*

- *Give me more training or more regional updates. More cross-training. If there are any new products, ensure that we are trained. I love NSLDS.*

- *Improve the accuracy of information given to students on the student assistance hotline, the 800 number. We have students that call the 800 number that are given incomplete or inaccurate information. From my personnel perspective, the NSLDS should be more user-friendly. I've had some training, but the system is so cumbersome that I have not used it.*

- *I think there is a need for improvement in customer service. Knowledge and consistency of answers. For example, is a student calling in with a question about filling out FASA getting inaccurate or inconsistent information? There are some systems and issues that need to be resolved. The NSLDS systems computer and systems issues—difficulty in making NSLDS systems. The departments overall computer system. Customer service and the computer system are the two general areas.*

Verbatim Comments continued

- *The search options, or search engine in the IFFAP, needs drastic improvement. I was sent a letter that had a single point of contact name for our region. When I contacted him, he was severely lacking in knowledge in the area of financial aid. He had the knowledge of a typical 8th grader regarding financial aid. I think it's useless to have a single point of contact who knows nothing about financial aid. There needs to be an improvement in mid-year transfers in the NSLDS. That's all.*

- *Have knowledgeable people at the other end. Offer more training as the programs change. NSLDS information updated more often than every 3 or 4 months.*

- *The only problem I run into is when I call people and they don't know what they are doing. If they could have an advanced question section, it would be good, because it's really frustrating when you get someone on the phone who doesn't know what they are talking about and they just guess the answer. If they would index the handbook, that would be really great. There are too many sections in the booklet. An actual hard copy to the index booklet. It's a lot easier to have a paper than going through the pages on the computer. I'd also like to see the default section of the NSLDS working.*

- *The analysis formula is inadequate for middle income families. The analysis doesn't serve the middle income families at all; it hurts them. The Internet information is very useful and NSLDS is very useful.*

ED Express

- *Software reliability. It gets strange with different versions of stuff like Windows NT. It does strange things with ED Express. People that are new have a lot of problems with it because of the instructions that come with it. They get really upset. If every year when they make the releases they could get them all in order. People are terrified of it.*

- *You could provide software programs that work the first time. Each year we receive several versions of the ED Express software program and I think it would be better to work the bugs out first. I have seen improvement recently.*

- *The system could be more user friendly where I don't have to call so much. The manuals seem to skip steps. The ED Express, if I'm in ED Express, should be able to export from there. I don't like having to go into the second program.*

- *Develop a program compatible or comparable to Powerphase or one of their competitors. I would like to be able to use ED Express for everything. I don't like to have to use computers that need a lot of memory and speed because some other schools I've worked for are understaffed in the Financial Aid office, and sometimes they won't be able to afford all the hightech computers or better staff.*

- *Support third-party software a little bit. They send messages over ED Connect, but many schools don't use ED Express. They could also facilitate the year-to-date files. Those are the major problems that I've had.*

- *On ED Express they changed the software, which makes it difficult on the financial aid office. The reconciliation office takes forever to get anything done with reconciliation.*

- *They could improve ED Express. It is difficult to go through. Also have the regulations out earlier so we can go through it.*

- *Put back the file format in ED Express in all the modules. Needs to be simplification of errors created the RFMS.*

- *There needs to be more level playing field between the Stafford and Direct Loan program. Particularly in relationship to software capabilities. You can mention Ed Express by name. That's the foremost thing.*

- *In regards to our PELL process, they linked it to the ED Express process. I became an expert during the prior year, and then it was no longer useful. They revamped the whole system, I think this is ridiculous. They should stick to a five to six year period.*

- *Put ED Express on a website. Start doing correction information. Work with the IRS. Automatic origination for the PELL.*

Verbatim Comments continued

- *Better software. Some of the functions of the ED Express software could be cleaner. They release it before it's ready.*

- *Move away from ED Express to a web-based system.*

- *I wish that there was more training in my area. I wish that the files that came through on ED Express were easier to find. But that's about it. I don't know, I'm pretty pleased with it. I'm just glad I don't have mail in the SFA—I'm doing everything electronic. I'm happy with everything being electronic—it makes everything faster.*

- *The problem I have is following the instructions. The instructions are hard to understand for the NSLDS and ED Express. I've never had any trouble getting help, but when you don't have a lot of time, it's hard to understand the instructions.*

- *The students call them and get a lot of misinformation. They tell students what schools are offering when some schools aren't offering it. We just barely used ED Express and we haven't had it long at all, but it's not very user friendly.*

- *I think there could be some shortcuts in the EDE program. I have had to learn this program. My old program was easier to use. I used it before and I hated it. I would have stayed with the other program if I had a choice. The EDE program is a pain in the neck. It is not very user friendly; every thing is used with codes and that is tough. They are trying, but it is hard.*

- *Get me EDE fast. I need to switch software, and I'm going to be moving to EDE.*

Other General Comments

Obtaining Information

- *Maybe put me on an e-mail list—just a reminder to me to check new things like the new regulations.*

- *Better guidance on the Student Status Confirmation Report and what to do between reports for a change in student status. More timely distribution of the Federal Handbook for Financial Aid.*

- *I don't have any suggestions. I get about 3 copies of everything. I feel it is a waste of taxpayer's money.*

- *The new issues on the application need to be explained in the instruction booklet. It now deals with a student's prior conviction. When new items come in, they should have a better explanation.*

- *Please explain refunds. Return of Title IV is the new name, and there are significant problems with that which we're concerned about.*

- *Maybe if I received more from them it would be helpful—updates and things like that. Maybe more training in general, basic financial aid.*

- *An update on e-mail of what's new or whatever. Like newsbrief calls.*

- *It would benefit me if information would be sent to me in a more timely manner, like the Financial Aid Handbook. My financial year starts in July. More lead time please!*

- *They could modify some of the information to better accommodate schools of less than 4 years.*

- *The direct loan reconciliation process could be improved. Mailing paper copies of the large publications, the regulations compilations and SFA handbook, on a timely basis. The two printouts I received are horrible to work with.*

- *If there was a manual for new aid officers on what they need to do throughout the year, that would be helpful. Because I am new, I need to know about new regulations. Should I apply the old law or the new one against the student aid when the new manual is not out? By this I mean, I need to know what the new laws are. We need to be kept up-to-date.*

- *Timeliness of documentation, i.e. the student financial aid handbook coming out in a timely manner.*

Verbatim Comments continued

- *I think that it's acceptable, but it is hard to find all the of information out there. I could spend all day. There is just a lot of information.*

- *I don't really know. Maybe just quicker communication and distribution of materials.*

- *I guess more detailed instructions on what the new policy is going to entail and how it's going to affect us. I'm not really dealing hands-on with it.*

- *Documentation is lacking. Manuals are difficult to navigate through.*

- *I think manuals that are not complicated. One is too complicated and the other is too easy, too simple. Their service is good. It's just the written materials.*

- *We need to get the rules and regulation guidelines earlier than we do. We are already packaging the material for 2001 and we have no guidelines. We get the software in good time.*

- *Put out the verification guide and the counselor handbooks on a much more timely basis. That is the main thing, for them to get those reference guides out. By the time they come out we are well into our aid process for that year.*

- *Ease of getting the reports that we need. We are not getting any mailings. A little clarity there would be better. I still like the old reconciliation screen.*

- *Have the financial aid handbooks and the verification information available in January. It's a gross injustice to financial aid administrators to be held to audit for information that we don't have. That's the main thing, and I can't seem to get past that. We'd like to distribute the Post Secondary handbook to our counselors. We're giving our students last year's information. That's pretty much it. We have had good luck when we've called in. The people are very nice.*

- *My only issue is the availability of the current student FA handbook. It has to be out in a much more timely fashion, for the award year. The 2000-2001 award year is out and we don't have the handbook yet. Overall the quality is good. I love the IFAT page.*

- *I am at a loss right now. More timely policy guidelines on their Q&A. They are improving on that though.*

- *Timeliness of resources. We haven't received our 2000-2001 financial aid handbook.*

- *Actually, get the handbook out earlier. Get the publication the financial aid officer uses out earlier—the actual handbook—not just the policies. It's more convenient if I have information available.*

- *Get information to us in a timely manner. We haven't gotten a manual for the year 2000-2001, so we don't know if we have done right or wrong.*

- *I just think that the timeliness of the manuals is not good. It would be nice to get the manuals earlier in the summer months so we can have them.*

- *More updates on more of a regular basis.*

- *Publications is one. I would like to see more in regard to debt management. I'm concerned about the debt that students are getting into. When I call they are good about calling back.*

- *Clarification of written instructions, and letting us know immediately when there is a problem or glitch.*

- *Have more time for dissemination of information, and better printing and accuracy in the NSLDS.*

- *More timely notification of campus-based allocations. The publication, SEA handbook. He is using last year's book and wishes they would come out a few months sooner.*

- *It could provide much clearer written materials in a more timely fashion and more guidance. It needs to improve the quality of service to ordinary families and applicants who call. Those are the biggest problems.*

- *Provide us with material, like handbooks, without having to call and request them. Automatically hand out handbooks. Send us a calendar on training so we can plan ahead.*

Verbatim Comments continued

- *I get too much information from too many sources. I get directives from all the agencies that handle PELL grants. We need an up-to-date publication sooner. That's about it. It's gotten too technical too quickly for us who are not technically minded.*

- *More direct communications. They're all posted electronically and you need to remember to go look for them. An e-mail would be very helpful—just a reminder to say, "Hey, you need to go look at this."*

- *Make the instructions to what is required easier to read, and provide the instructions in a timely manner.*

- *Better timing of information and making allowances when deadlines aren't met. Nothing else.*

- *I think they are doing a very good job. They have done so much better in the last years. I would say to make publications that reflect changes in regulation, such as the handbook, available sooner.*

- *Availability of information sent to schools should be advertised louder and more frequently. Continue customer service, and emphasize client relations. Establish contacts through the schools. I'm pretty happy with the service right now.*

- *I wanted to find the old financial aid transcripts that we used to have and I couldn't find it in ED, Gov or FISAP a few weeks before people come to school. I haven't received that financial aid handbook yet. If we had an e-mail message when things are available—including the SFA handbook, the verification guide and the EFC formula book. I haven't seen that yet for 2000-2001. We needed those long ago. Probably the e-mail notifications that were mentioned. That is all I can think of right now*

- *Please provide more documentation.*

- *Having a student handbook out six months prior to the beginning of the award. For example, the 2000-2001 handbook wasn't available until July.*

- *Trying to find information. It is so scattered; I'm never quite sure how to find it.*

- *Availability of written training manuals The manuals are still not available for the 2000-2001 year and we're already starting it. Have more regional training; it can be quite costly to get to some of the available sites.*

- *Clear technical guidance regarding electronic data information for non-technical people. A definitive dear colleague letter containing guidance and Q & A's regarding the statutorily required implementation of Title IV repayments effective October 2000. We have a law and we schools. If students don't attend over 60% of a payment period then their required to repay the unearned portion of their aid. As of this date we institutions have not received even a toll free telephone number at the U.S. department of education that we can give a student to call to establish satisfactory repayment arrangements with the department. Neither have we received any instructions or guidance as promised by the department over the past year. Why is it easier for us to electronically submit FISAP five years ago then it is now? I'm also in the middle of that report.*

- *The only problem is timeliness of response. We didn't get the material as quickly as I thought we would.*

- *Offering additional diminishment brochures. Providing lender name in the NSLDS.*

- *They did improve the software. I would like action resources. I was pretty much on my own trying to gather resource material such as action letters and reference materials. You could have downloads of this information. There were several free downloads and there were several ED changes. I cannot download desk references for ED Express or NSLDS; I have to pay for them. I am not quite sure why they did that. This is a small school and I have to go through red tape to get that information. They don't come out with the handbook until the middle of the year, and we have to pay for the other things. I am NOT going to order 15 copies when I just need one. Now we have to pay for them if we want them. It seems the only way to obtain them is to pay for them.*

- *The software could be better de-bugged before it is sent out. The printed manual could be more timely. We have not gotten it yet, and the school year started July 1st.*

Verbatim Comments continued

- *I think they need to look at paper work reductions. I have a small school that sends me ten bulletins of everything they put out, all postmarked separately. It's just a waste, and I don't think they have very well-trained phone staff at the tollfree aid number.*

- *Sometimes you have to read carefully. They send so many reading materials—such thick books. I have to spend a month reading the book, but I can get the information out of the book. When I call they give good information.*

- *Get the stuff out on time—the handbook that the SFA deals with if they handled the questions about the handbook. We haven't even heard of the training sessions for last year. We have people we call for the answers. If they don't know something, then I have them refer me to someone who does. On one occasion I had to speak with quite a few people to get an answer to my question.*

- *They could improve the process in their "Dear Colleague" letters that we receive, and a lot of that could be incorporated into the manuals. The manuals don't come when they should. The manuals arrive late. The dealings directly by phone have been positive.*

- *I feel they have made a lot of improvements in updating the software. Keep the information coming. Send paper documents on really important issue.*

- *Have clear instructions. That's probably the biggest issue I've been up against. Making sure that their staff is available at the appropriate time, like when financial aid administrators need to ask them questions. It's an annual process and it's an e-application, but it never works; and if you try to call someone, no one answers the phone and no one returns your calls. Probably the only other thing I would say is that they really need to consider the mailings they send to the school. They send form letters to schools, because some schools haven't done what they're supposed to do. My most recent experience has been with my audit materials. I got six audit materials—letters telling me how to submit my audit materials—but when I called about it because I had already submitted it, I was told it was just a form letter and I could disregard it. I guess my point is, why send it?*

- *Streamline the software products and make them all accessible. That would be a big help. They could be more timely with their handbook. We seem to get it in the middle of the year, but we need it at the beginning. The 800 number where students call for help needs to be improved. Well, it seems to me that they're spending a lot of time money on process that hasn't been transferred into action and that is a shame, because they have been at it for years. They are wrapped up in process and doing nothing about it. Simplify. Things could be done in a much more timely fashion.*

- *I guess I'm getting more satisfied all the time. I've found the web and the accessibility to be helpful. I've seen helpful improvements and I'm sure I'll see more. Making some of the materials, such as the handbook, accessible a little earlier could be helpful. To be more timely on some of the resource materials. I guess that's probably my major concern*

- *Increase training opportunities. There's nothing wrong with the training, but they don't offer it in my area that often, and that causes a hardship for me if I have a new staff. The cycles of training are too far apart. The other thing has been getting recommendations on how to handle the changes and regulations out to schools; it could be more timely, specifically with the return of Title IV. Schools are required to adopt this program by October, but the suggestions of the department were very late.*

- *By providing more accurate training and support in the ED Express for multi-campus users and provide the student financial handbook prior to June 1 of the school year.*

- *They could simplify the electronic processes. Implement more state training. Provide handbooks in a more timely manner.*

- *Better knowledge in the staff and access to accurate reports on a consistent basis.*

- *The person who is assigned to my account could be much more knowledgeable, and they could get back to me in a more timely manner. That almost never happens. It would help if the department would send an e-mail to notify me when critical information has been put in our federal mailbox; for example, the federal campus-based allocations amounts. Rhonda Herbert is great. She saved my life more than once. They need to figure out how to make all their stuff web based.*

Verbatim Comments continued

- *The only problem I run into is when I call people and they don't know what they are doing. If they could have an advanced question section, because it's really frustrating when you get someone on the phone who doesn't know what they are talking about, and they just guess. They could index the handbook. That would be really great. There are too many sections in the booklet. An actual paper to the index booklet. It's a lot easier to have a paper than going through the pages on the computer. I'd also like to see the default section of the NSLDS working.*

- *Improve the availability of customer service reps. More workshops in central locations—one being in Atlanta. Even though we have regulations on the Internet, I still think that we should be able call and get any hardcopy regulations and updates. The Internet is almost a scapegoat.*

Online Information

- *Really, I don't have any specific details. Improve the web page through the Internet.*

- *You could make it less complicated by providing more assistance online.*

- *Probably the only thing that comes to mind is this. I do use the Internet, but I would prefer to also have the hard copy. I think at this time that is about it.*

- *It would be nice to get a hard copy paper. Everything's done electronically. It's seems like I'm going to miss something. They used to send new regulations and notifications through mail. Now I have to go to the website and check all of the letters. I try not to miss reading the letters, but when they came across my desk, it was better.*

- *I liked it better when they sent information by mail and not by the Internet. It was easier.*

- *I'm confused with the refund. I cannot access it on the Internet. Fallen short of the information.*

- *Go back to mailings instead of having to search the Internet to find what you need.*

- *If it is a really important matter, e-mail it or send a hard copy, instead of sending it in bulk, so it would jump out at me. It would be nice if there were training sessions closer to Indiana or Pennsylvania. Over the Internet you grab a piece of news from a colleague's letter. If you are clock hours you don't need Quarter hours and such things. It would be nice to have it personalized for our institution.*

- *Specifically, making it easier to find information online I know it's there, but I can't find it.*

- *More updated material off the internet.*

- *I have trouble finding or ordering anything from the web page. It's confusing. That is the only problem I have. I have noticed great improvement in the literature coming out. The computer is tough. I had to call and keep trying until I found what I needed.*

- *I still have problems finding information that I need on the web page. Every time I go into it, it says the site is being worked on or whatever. It just takes a longer time to look. Make the website better categorized.*

- *More information on changes. It doesn't seem like they update their services on the web. I can't think of anything right now.*

- *The ISAP website, it needs a better search engine. Whenever I go there I can never find what I need. Overall, it could just use a little more work. What which is new should be at the top of the page, because that is what you are looking for and you can never find it.*

- *Electronic letters being sent directly to us would help, instead of our having to go to the department site and search around for what may be new.*

- *Those financial aid communications should be more user friendly. Those financial aid services should be more centralized, because I find it difficult to locate what I want. I am talking about on the computer. It is difficult to locate the information that I want.*

Verbatim Comments continued

- *Getting copies of regulations and "Dear Colleague" letters through the mail and not just the Internet. It's important for such a small school like us to get it through the mail and not the Internet. They could make it easier to calculate a student's EFC. They could be clearer on the October deadline for return of Title IV funds. Regarding the calculation sheet, we're not sure if it's the actual sheet that we're supposed to be using come October. That's it.*

- *I like the paper information better than having to pull everything off the Internet. Our third-party service person handles a lot of it if we have a problem.*

- *They have already started by using the online system. In the last year there have been so many advances that I cannot think of a specific improvement.*

- *Some of the things they have done with accessibility on the Internet.*

- *To have a more user-friendly website. A littler easier; I have trouble navigating through the system.*

- *By making the website more user-friendly. The technology needs to catch up. They're too far behind.*

- *Now that we are doing everything on the web it should be faster, but there should be a way to do all this without filling out all these reports. There has to be an easier way.*

- *I've had problems getting some information. A more direct route to my office, perhaps, rather than so much computerization. Less technical verbiage, more specific to my particular institution.*

- *I can't think of anything, but with the Internet there is easier access now, and it's very much appreciated.*

- *I'd like to get materials sent to me instead of having to get them off the Internet.*

- *They could ensure timely distribution of information about changes. That is, they could improve the weekly information ED Gov notice about new postings. Sometimes these notices have multiple links to the same notice, and sometimes the links don't work. The NASAA presentation notes which were linked on this site are great, but the format of one presentation took 85 pages — if the font could be shrunk, the presentation would fit on about 15 pages which would make it more valuable to me. I miss not having the 2000-2001 in print, versus off the Internet. The search function of the website needs improvement. It's just, if you don't know how a term is used, you can't always find the information, though you know it is there someplace. The trainers have been great, but even they have had trouble with the software.*

- *I think just improving the technology on their website, making it more interactive. They can make their directions or instructions clearer, step-by-step. I don't know. I think the regional offices need to be more interactive with the schools. First of all, maybe just knowing who the people are that they deal with. I've never really had a good response from the department of Education, so I guess customer service training for their employees would be good.*

- *I don't know how they can work it out, but right now there is so much information coming from so many different ways with e-mail. There is all kinds of information, but there's so much that a financial aid director can't keep on top of it. Within the e-mail, for instance, the NASAA newsletter and the department, you go here for this and you go there for that. It's overwhelming, and to get your hand on something is difficult. The information is all out there, that's fine; but there is so much of it that I don't know if I'm running our office in compliance with all of the data out there. I know we can't go back to paper, but it was easier when I had all my colleague letters on file and my staff could immediately get to it. When our students try to get a letter from the department saying they're no longer in default, it takes a long time to get that. That's my basic concern.*

- *Getting more stuff on paper and forget the online, and get paper manuals to us. Get student handbooks out sooner so they have them before the award year starts.*

- *By offering occasional mailings as well as Internet e-mail.*

- *Make it more advantageous to get needed information from the web sites. Put notices through ED Express.*

- *When they post materials on the website for the training materials and it's after the session. It's impossible to know what information was given. A lot of people download them after the session and it does no good.*

Verbatim Comments continued

- *The Internet access should be easier to understand, as far as reallocating funds. That's it.*

- *We have been satisfied with the services, but we have had some regrets that we can't get hard copies like handbooks. We have to get them off the Internet, and that has caused some inefficiencies*

- *They have attempted to make their web page more user friendly, but it hasn't worked. I think they need to have a device that would tell us to look for a "dear caller" letter. They are holding us accountable for new technology. Their websites do not work. They accept no responsibility for their mistakes. They are moving too fast and too soon toward technology.*

- *I would love for the FISAP-fiscal operations report and application to participate—to be a web-based application rather than having to dial in through ED Connect. The website seems to always be under construction and not always available. It seems like they should do it in down-time—not when people want to look at it. I guess that's really all I can think of off the top of my head.*

- *I think they're doing a good job and are getting better. It is better now than the way it was. Maybe make more timely communications. We could get communications better or quicker; but I don't mean that as a complaint either. At first I didn't like the way the web site was set up or how it changed, but I am getting used to it now. I think they have improved it. I was used to it—I knew where to look for information. The links weren't there or they were rearranged. I think eventually they did bring some of those common links right to the home page. Maybe they had some comments about that, I don't know. Maybe it's better not that way, or maybe I'm just used to it.*

- *I would like to receive all my materials on paper rather than getting it on the web It hard to find things on the website.*

- *Make everything go to web-based applications. That is all that I can think of right now.*

- *Provide more timely information and redesign the website to be more user friendly. The website is not easy to use, but they expect everyone to use it. There hasn't been a verification guide posted since 1998 or 1999. I would like to see the Department of Education have more formal definitions of terms—things that we have the students deal with on a daily basis. I don't know if they discontinued the verification guide, but we have been verifying loans since April and there are no guides for 2000-2001.*

- *More Internet based information. We had a change of location for our school. To change everything was impossible; there were so many pieces going to other places. They need more interactive Internet stuff. We have mail from the other location going to another city.*

- *Web based, more material.*

- *Make clearer instructions and more instructions available on the Internet.*

- *Go to more web-based reporting which simplifies the report. That's it.*

- *I don't know. We used to get everything on paper. Any important information could be e-mailed, instead of having to search for it. Sent it to us by email, so that we know it is there. I am afraid of missing something important.*

- *I guess I'm getting more satisfied all the time. I've found the web and the accessibility to be helpful. I've seen helpful improvements and I'm sure I'll see more. Making some of the materials accessible a little earlier could be helpful, like the handbook. To be more timely on some of the resource materials. I guess that's probably my major concern*

- *Notification of different things. E-mails and things like that tend to be very long, so it's hard to get all the information and weave through it.*

- *Continue the online computerization of all processes.*

Verbatim Comments continued

- *The search options, or search engine in the IFFAP, needs drastic improvement. I was sent a letter that had the name of a single point of contact for our region. When I contacted him, he was severely lacking in knowledge in the area of financial aid. He had the knowledge of a typical 8th grader regarding financial aid. I think it's useless to have a single point of contact who knows nothing about financial aid. There needs to be an improvement in mid-year transfers in the NSLDS. That's all.*

- *Put all the software on the web where I can and disburse it on the web.*

- *Move more quickly to the web-based transmission of data. Pay more attention to the evaluation of trainers. That is all. More quickly: we are ready for it now. I believe that they are going to a web-based transmission this Fall or Spring, but I need it now. More attention: we have had a trainer that has been in the service for 2 years and I know now that the people that go the workshop are not giving that trainer good evaluations. We do the evaluations at the end of the work shop, yet they keep that person in for training. We put down that he does not communicate at all; he does not present well and he can not teach people; yet he is still there. It is a joke in our area. They should pay more attention to the evaluations and get better trainers.*

- *I think probably there's a couple of things. The first thing would be using the ISAP, the web page. If they would have a daily or weekly update sent by email to a contact person at the college, we would know when things are posted. The other thing is the computer hardware requirements; the ones coming up next year are pretty substantial, and it's not really clear why they need to be that way. So either they need to take a more realistic look...for instance one of them is a Pentium 600, and I'm not sure why even a 400 wouldn't be sufficient. I think those are two that I can think of off the top of my head.*

- *The online stuff has been great, just work on discontinuing web-based back-up and access. I want those to continue to build. That's the main thing I'd like to see.*

- *We have to go and search on the Internet a lot, which is time consuming; whereas before we had hard copies. Few software changes could have more complete instructions. If you're not a computer whiz it can mess you up at certain points. Working out the bugs before they release the software. More thorough testing before it's released; making sure it works. That's all I can think of.*

- *On the website the search engine is very frustrating; I rarely can find what I want. It's the FISAP website. Training is not beneficial, as the trainers are too far away from the financial aid office to know what's relevant. I think that's about it.*

- *Utilize the internet more instead of ED connect. Have an account person designated with the state. Someone I can go to directly as a school liaison.*

- *It could be a little easier to understand and navigate. The change in the website made it harder to use instead of easier. It would be nice to have a directory of who to call for what.*

- *I don't know. I think probably just general communication, and don't assume everything should be electronic. I don't have time to spend all my time looking for their stuff and printing it off myself. Communication: I have to go looking for all their information, so I never know what is there and what isn't, and their communication is not user friendly. All they are saving is postage; they are not saving me anything, because I have to assume those expenses.*

- *Continue to have FISAP. Continue to improve navigation on the website. I think that will do it.*

- *The timeliness of the information. We have tried several times to get something corrected and it just goes on and on and on. It's just too slow, now I use the FAT's. I don't like the fact that we have to download everything from the Internet. We're not computer people and it is just too complicated. There's the assumption that we are computer literate. I've been doing it, but it's all very aggravating. The disbursement process is too complicated once you report an error. We have 4 or 5 right now and there's no clear instruction on how to do the originations and disbursements.*

Verbatim Comments continued

- *It could go back to putting some of the administration information on paper instead of doing it all on the web. A tremendous amount of information is being put out on the web for SEA. They need to get concise information out so you don't have to plow through all that information, and sometimes print out a lot of it at the school's expense. The FISAP is an example of a process where you have to go into the web and process information and print out a lot of it—not saving any time or effort—and it is causing a lot of work. Another is the Financial Aid Handbook. It's difficult to locate information if a student wants to see something in writing. It would be nice if they had printed handbooks of materials like that. The electronic access conferences are excellent, but it is too expensive to send staff to them. You need to have more of them, and make them more accessible, at other locations. You need to change the contracts for the Loan Origination Center for direct loans; currently they are not adequate or competent. A solution would be for SEA to take over that role in the future.*

- *I want to get back to the fact that there is a need to do a better job communicating to the financial aid officer as to when and where significant pieces of information are available to run the office. They need to at least let us know when and where the information will be available on the website. Very paper notices come across the desk. I realize that trying to get people to check the website is difficult—searching through all kinds of information to find parts you need. If you gave more specific information on the process as to when, where and how, then we could go to the website.*

- *Nothing comes to mind. Continue to improve their services over the web. Continue to expand the publications and training materials via the web. Continue to improve the application process for students via the web.*

- *We need better tools to understand how the SEA uses the web. It is difficult to figure out what I need. There needs to be more consistent information. If you don't know how to use the web, it is difficult to get your information. There is too big of a gap between the system's staff access and administrator users. There needs to be better integration. More user friendly.*

- *Probably more electronic-based systems. It'd be nice to have the entire delivery process on the web.*

- *I think to develop more of their electronic services for the Internet as opposed to dialing in.*

- *I would like more of a web-based communication. It would be a big help, as well as web-base reporting. If there was a linkup live to the database with the web there would be no Title IV WAN needed. We could access to the department of education on any computer. If they created a password protected web base, then anyone could send and receive information. There needs to be more clarity in reconciliation of direct loans. The process needs to be simplified. The process is overly complicated. The direct loan staff needs to be trained more thoroughly. We do not receive the information we need from our direct loan representative.*

- *Easier ways of reporting and improving their computer system. Having more things available online. That is all that I can think of off the top of my head.*

- *Make the website easier to maneuver in. That is what we are having the most difficulty with.*

- *The information could be more easily found. It has been hard to find things on the website. Sometimes information is not released in a timely matter.*

- *The electronic revolution is very difficult. I spend a couple of hours a day navigating the website.*

- *Just have everything on a website.*

- *Put more information on the website and give more notice about when changes are coming.*

- *Notify the Financial Aid Director via E-mail about any important information or have a weekly e-mail sent out.*

- *Improving the FAFSA on the web. Improve the training of the regional department of the education office. Improve the FAFSA: The website made it difficult for some students to complete the applications. The access to the website was difficult. They had the computer technology, but the website was slow and inaccessible. Improve the department of education. Local: Provide more training opportunities regionally rather than nationally.*

Verbatim Comments continued

- *All of their web-based information is very helpful. I had a problem with the PTA account person who was not very knowledgeable I'm excited about your expanding access to NSLDS to students.*

- *They could make it easier. Use more state of the art methods. A lot of people are online and want to use online systems.*

- *I think one of the things that is probably the most challenging is I have to go out and find the information. I wish they would send us more things in writing. It's just difficult every day to stay on top of the publications and updates and so forth.*

- *Privacy written material in addition to web base materials as requested. Minimize web and security when accessing public information. Have better index sites on web pages and maintain customers service on toll free numbers for longer period during the day and during peak period and provide more staff.*

- *Just make the process easier. Less steps. Overall, in general, it is a difficult process. Let us go online, do things on line directly without going through SFA.*

- *I had a policy question. I asked the question and got contradictory answers from two different training sessions. I called and no one got back to me. When they do give you an answer, they won't give it to you in writing. There aren't enough people that know everything. There is no contact with someone that can really give you an answer that they will back up. They should provide the small schools with a high speed Internet; it takes an hour to download things with our 56K connection. They should connect us with Internet with a high-speed connection. They should try to arrange more electronic access conferences. It wouldn't cost so much money, if it is not in my area. They should do six of them in more areas to make it easier to attend.*

- *Provide more training sessions. They do have them, but I have trouble getting to where they are. I wish the web wasn't so complicated. It takes forever to navigate through it.*

- *Training and send information that they can provide for me through the Internet.*

- *Make sure the software is debugged so there aren't "hatches" and "work-arounds." Have an easier process for students to be able to retrieve their pin numbers if they have misplaced them, i.e. issuing cards. Move towards self-reconciliation on direct loans. The Internet interfaces that have been promised. My compliments to them on boosting software on the Internet—for posting it, for downloading, for moving to electronic communication of dear colleague letters and for providing manuals electronically rather than in paper form.*

- *Customer service reps are stretched to the limit. They need more reps that know how to help. We need to get everything off the internet and sometimes the connection drops or isn't available.*

- *New origination. It needs to be changed. Change the format of student registration over the computer; I am scared I don't get everything I need from the computer. I feel like I am leaving something out.*

- *They need to have more knowledgeable people that we can call. Right now you have no confidence in the information they'll provide regarding the regulations. They need to develop a way to consolidate the regulatory documentation and make it much more organized, so that we have a central repository of information that we can search. The SFA handbook simplifies the language of the regulations, but it only comes out once a year. If we could have an on-line handbook that's updated, it would be extremely helpful.*

- *I guess better customer service as far as the people on the phone. The website should have a better search engine and clarification of regulations.*

- *I think the most specific way would be more knowledgeable customer service representatives. The Department of ED provides most information in an electronic format. It would be very helpful if we got a periodic summary, no longer than the weekly notice of the important notifications out there. Better use of e-mail to summarize on a daily basis what is on their website. Individuals who have more understanding of the total financial aid process. More comprehensive knowledge of the financial aid process on the part of the customer service reps.*

Verbatim Comments continued

- *I think they are on the right track, I think that they need more people trained in the right processes. The web information had a lot of bugs in it. That's it.*

- *I do not know. I would say in training and information. I would like training opportunities for my staff. It seems that a lot of the information is on the web now and I have to look on the web. They use to send it out in the mail. We need an E-mail alert that they are sending something by E-mail.*

- *Offer more training sessions in more areas of the country and provide the website with a better search mechanism that allows us to go in by topic. For example, if you're looking for it, it would be easier if you could go in and type in "prorating", but that doesn't seem to work. It has to be more term- or concept-sensitive. Providing a help desk for when you have a quick question.*

- *Continue training. Continued workshops. Continue to move products and services to the web.*

- *I think the biggest problem with PELL grants is that they are very convoluted and labor intensive. Some of the regulations that are put into effect need to be put more into the knowledge from superiors. Everything is web based, so it is very hard to keep up with all the work—too many places to get information and very difficult.*

- *The analysis formula is inadequate for middle income families. The analysis doesn't serve the middle income families at all; it hurts them. The Internet information is very useful and NSLDS is very useful.*

- *A few more training opportunities. Particularly in terms of regulation and interpretation of regulations. Some improvements in the website in searching and interpreting regulatory questions.*

- *More knowledgeable customer staff at the loan origination center. Continue web applications.*

- *Try to get information out faster. Some information takes too long to get. Just about everything is becoming web-based, and yet it seems like you have to have everything on a paper document before you can go ahead and certify it. It would be better to have it on the web so we can print it out. Some of their customer reps aren't the friendliest. It seems some just try to get the job done instead of being friendly; they just try to get the job done.*

Regulations

- *I think that I failed on this part. Hold more seminars pertaining to new regulations at the two proper times. There is the final and then the approved. They have regulations that are going to be approved and it turns out that the regulations are not approved, and this is confusing to me.*

- *Recommendations that go along with regulations, so I don't have to totally define them myself and find out they were defined differently by the Department of Education.*

- *Less regulations. I can't think of anymore.*

- *Quit making things more complicated than they need to be. i.e., constant revision of regulations. More frequent local workshops. I have tried to find out about some pre-certification workshops, and they weren't in this area.*

- *Probably the only thing I can think of is more clarity in applications of policies from Congress to the department that helps.*

- *Simplify regulations. They are too complicated.*

- *Interpret its regulations and get them to the school immediately. Be more of a partner than an antagonist.*

- *On the top of my head I couldn't come up with anything. The clarity of some of the regulations could be improved.*

- *Make some of the regulations more clear. The do's and don'ts…just make it a little simpler language. Sometimes I read things and I still don't have a clear idea of what they're trying to get across.*

Verbatim Comments continued

- *Doing away with a lot of regulations. They just keep adding more. That's difficult. I find I'm satisfied with it. If any improvement will come up, it would be beneficial to any student or any school. That's pretty much it. I'm satisfied with what they're doing and the way everything is handled. I have no complaints. My school is operating fine with the way the department is handling issues now. Don't ask me about the return to funds—the return to Title IV. We've already put that into practice. It's not regulation until October 1, but we opted to start in January. I would think the only thing is that the return to Title IV is very detrimental. It's really a rough thing—really hard. I just don't like it, I'm being honest. I don't think you'll find any school or school owner who is enjoying the return to Title IV, because what happens depends on when the student terminates—it has to do with dropouts and determinations. The calculation can prove that more funding has to be returned and that the student…*

- *I guess the regulations don't help the streamlining of financial aid. I think some of the regulations are pure nonsense. The difficulty of streamlining, and the lack of student service. I see why the federal government has to be so careful, because it can be abused. It puts so much stress on the office that it's not student-oriented. That's my only thing.*

- *Reduce bureaucracy and regulation. We're highly regulated by Congress, and the Department of Education tells us what to do. This is not the time to be conducting this survey. F.A. people are busy this time of year.*

- *One of the things that is tough is the language on the regulations, if they could make it simple for us to understand. It's very wordy, hit the core issue, put it in simple English more direct than it I right now, especially for new regulations.*

- *Simplify the game plan, the rules and regulations that govern the funding process. Then, simplify the procedures to meet the rules of the game, to comply with them.*

- *I would say, simplifying the Federal Regulations.*

- *Deregulation. The regulations, relative to the size of the program in dollars, are not accurately balanced. I think they need to combine programs. All loan programs or Grant programs should be one program. There are too many minute rules. Simple is better. In the area of technology, their expectations for users are too high. They think that our school's MIS Dept. is helping us, but they aren't. I hope that the new deputy will bring some simplicity and reality to how financial aid is run at the university level. Her name is Kay Jacks.*

- *Clarification on implemented regulations. Make more department of ED reps available. They are having them in Hawaii. They need to have representation in each state. Not only one designated, but multiple.*

- *Continued evaluation of necessary regulations to remove overly redundant, unnecessary and prohibitive regulations. Much clearer guidance on specific areas within the regulations i.e. clearer definitions under the return of Title IV policy, 90-10 policy, and administrative capability. More perceptive policies for publicly traded for profit trade and technical schools, i.e.. recognition of goodwill as an asset during mergers of acquisitions. More clarification and better guidance on the tracking and submission of IPED's.*

- *The biggest one is the simplification of regulations. They have improved the handbook. It was a vast improvement over what existed before. I was pleased that they added more examples and made it more useable for the end user. Simplification: We get a massive book of rules and regulations that we have to abide by. They need to simplify and unify the regulations for various programs, like Grant or loan programs.*

- *The amount of rules and regulations needs to be simplified. They have very little control over this because of the politics involved.*

- *Making sure there is clarity in the regulations and consistency in understanding what the regulations mean. Referring to software systems, make sure something works before you implement it.*

Verbatim Comments continued

- *Well, it has improved somewhat. The times that I have needed help and assistance in the past, it was hard, but it has improved. I haven't needed to call that much about problems, so that has improved some. The next thing is that sometimes regulations appear and sometimes it's very hard to implement them. I don't know if we get what we need. I think that some policies hurt students, instead of helping them. The new regulations about the return of Title IV A have caused problems.*

- *It would be great if they could continue to communicate with people when they have problems. It would be great if they could communicate in a nice way. One of the things that's always frustrating is the amount of regulations.*

- *It would be nice to see some streamlining of programs. It would be nice to decrease the multiplicity of Grant and loan programs, more streamlining of regulations. That would do a whole lot for us.*

- *You are opening a can of worms here. One of the key things that we would like to see is the continued improvement in the use of information technologies in administering to the financial aid program. I would also like to see a reduction in the regulatory requirements for the school and students, those are the two key areas.*

- *Provide more training and less regulation.*

- *I guess I would like to see more simplified processes and RFMS systems for the students and the institution. That delays them from getting their PELL aid by a couple of days even with a quick response. It's the procedure. I guess I am concerned about the micro management feeling that the institution might be able to judge specific procedures—that the institutions could be better able to regulate. Back to the micro management. They might have a little more flexibility in the application of regulations. The details of the regulations themselves, are too complex and hard to understand sometimes, and then it becomes a matter of interpretation. Then, on down the line we find out that we interpreted it incorrectly. The analysis to determine financial need should be revamped, I guess all the formulas that determine their eligibility appear to be a very convoluted process. It's very difficult to explain to parents and students. Also the annual loan limits should be revised.*

- *I think the biggest problem is that PELL grants are very convoluted and labor-intensive. Some of the regulations that are put into effect need to be put more into knowledge from superiors. Everything is web based, so it is very hard to keep up with all the work. There are too many places to get information; it is very difficult.*

Managing Changes

- *Don't make so many changes in the systems. Changes are good sometimes but not all the time.*

- *My major problem is managing the computer. My problem with the computer is has nothing to do with the SFA. Minimal changes are helpful. The fewer changes that have to be made, the easier it is to function.*

- *Stop changing the program so often. Every year they change their notes. Quit changing.*

- *I can't imagine anything at this point. I wouldn't change anything. If changes come up, then I might have a problem. Some of the changes I don't understand. The man they sent didn't make any sense. I'll be hearing more about it in August.*

- *One thing I can think of is that sometimes I wish we could have it done on the first go around and not have to keep updating.*

- *I don't have any complaints. They had a lot of changes. Sometimes I wish they wouldn't continue to change it. There is constant change. I think change is good, but it is scary for the people doing it. I'm going to attend some more workshops and I think I will get it; I just don't like that scary feeling in between. I think they do a good job.*

- *Continue what you've done in the past year. My biggest concern is that we'll go back to doing things that we did in previous administrations.*

- *I feel that they could reduce the redundancy in the reporting to different agencies. They ask the same questions in a different way. They are constantly changing or renaming things.*

Verbatim Comments continued

- *As I said, I don't mind change, but they change systems so much — it's distressing. Why do they change if it doesn't need to change? Some students have loan applications from before, but we'd have to send in one for them, too. They sign a promissory note, and I don't even know. It's really not that easy.*

- *I just wish they would get a program and leave it alone for a while; I go to use things and they are already upgrading them.*

- *I can't think of any specific ways. It would be nice if it was't so confusing and hard to keep up. It changes at such a rapid pace.*

- *The only problem I have is that, when I learn a particular program, it seems to change.*

- *I would just say that when changes are made, that they get input from the people that are actually involved like you're doing right now; it's a great idea.*

- *One of the things that we find difficult is keeping up with the changes. Sometimes it is difficult. It doesn't effect us personally, but we deal with them, like the new ones. It is hard to keep track of new ones, while you're keeping books. Like the campus crimes statistics. I like the changes but it's hard to deal with the changes.*

- *Please let me know if there are changes in the forms before it is too late.*

- *Quit changing the form every year.*

- *Just keeping us up to date on the regulations and the changes that are made on a yearly basis.*

- *I think maybe, in changing regulations so that the actual people that do the job require more information. The return of Title IV was very difficult. They also made changes to the program that we were not aware of.*

- *The complexity of the regulations needs to be simplified and not changed as often. Like the airlines—they're so complicated that they have lost sight of the real goal. They have to realize that we're not the enemy, and I think they've started realizing that, but they have a long way to go.*

- *I think more focused and direct E-mail responses sent to the University about rule changes and regulation changes.*

- *Electronic notices of ISAP changes and updates.*

- *Be more knowledgeable about the health professions, and how they may impact Title IV eligibility. They need to talk to each other—the folks in the title 7 to the people in Title IV. Better communication before they make any significant changes.*

- *Just more announcements out on a website somewhere of impending changes. More updates.*

- *So many varied programs, and they all have different needs. In some cases I think they're changing so fast that we can't puddle in and see how the past changes are working.*

- *Establish and formalize their structure once and for all and continue to consolidate computer programs.*

- *They should put more attention into the local ramifications of their policies and procedures changes that are implemented. More attention: There is a huge gap between a new policy and how that policy is able to be implemented at the local level when dealing with real students with real problems. The lack of available finance. The new Title IV return policy is almost a nightmare to implement at the local level.*

- *Streamline the process Make it more user friendly and make it more clear. Don't change regulations every other month without notifying correctly—or, don't notify us and then not have it happen.*

- *I guess you could be more informative with some changes. Give me the correct number that I need to call, instead of having me call several different departments.*

- *In regards to our PELL process, they linked it the ED Express process. I became an expert the year before, and then it was no longer useful—they revamped the whole system. I think this is ridiculous. They should stick to a five to six year period.*

Verbatim Comments continued

- *Putting more information on the websites, and more notices when changes are coming.*

Small and Clock Hour School Issues

- *The delivery system could be better. I think a small school could be different and the stuff keeps changing. The whole process is cumbersome. Today it is a lot easier to deal with.*

- *Improve the packaging for clock hour schools It's more cumbersome for a clock hour school than a traditional school. Provide training for the Clock hour school setup.*

- *We are much too small and in a very poor section. Our students need the financial aid and it was hard to find a third party to help disburse the aid. We are tuition driven. The idea of having new wiring and new equipment is cost prohibitive to administer. It was hard to find a third party. We are an exception rather than the rule.*

- *They became more personable, but I'd like them to become more aware of smaller schools and I'd like them to be more understanding of our concerns. Be more tolerant of us small operations. A lot of the information isn't geared toward us. With training, they should focus in on clock hour institutions (more geared towards the smaller institutions).*

- *We are in a unique situation in that we are a vocational technical career school, and we have secondary high school students and some adults taking some of our classes. We only do PELL Grants. I don't diddle with it enough to remember everything. We have too many organizations that have their finger in the pie. There are so many people I don't know who to go to. It's probably simple and easy for the person that has this as their livelihood, but for me its confusing. I worry about whether I'll do it correctly. I worry if some agent is going to come at me with a badge and put me on the front page of the Kansas City Start. The regional office understands our dilemma and they have been very good and very helpful. They have opened their doors when we have needed to bring our group in and have a discussion about Title IV and ED Express. After trial and error I have found an individual that I completely trust. They are wonderful, if it wasn't for certain people that I call She is wonderful, I have been very appreciative.*

- *They need to know more about clock hour schools and of the rules governing clock hour schools.*

- *It's important to realize that not all schools are large institutions. Allowances should be made for schools that don't fit the mold; There ought to be a way to get more personal information, realizing that a small school does not have a tech department to do all the computer things; that all falls on one person. There isn't anyone else to access for technical requirements. It would be nice to get more personalized help in situations that are unique. I really wish there was a way to do it online, instead of through all these services like the NSLDS and those acronyms; it could be so much simpler. The new master promissory note for Stafford loans doubles the work; it does not save time and it is very confusing to the student applicants. There isn't even a place on it to say how much they want to borrow.*

- *They need to consider small institutions. Small institutions suffer, particularly clock hour schools. They need to do a better job in customer service. They are trying but they have a ways to go. Their formats are set up for big institutions, not the small institutions, clock hour schools.*

- *For small institutions where they forced me to go on the computer, they spent twenty thousand dollars on computers that have to be upgraded. For twenty years I have been doing this by hand and had no problems. We only run about 150 students, and we can run that so much faster by hand, than spending twenty thousand for computers that don't work half the time. The process is just bogged down; it seems like 60 percent of the time it's not running. It already seems like something is wrong with the system, so a lot of the time I have to wait up to three weeks to get the funds. They've forced me to spend all the money for the computers. The worse thing was, when they forced us to go to the computers and we didn't know anything about them. I'm just real unhappy about the enforcement of the computers with a small institution like our school. There isn't enough education with the computers. I think they should have more education on how to operate the programs so that we can all get familiar and it's not hit and miss.*

- *At the end of the fiscal year, it was just a big bother how they handled it with a small school like us. It was hard to wait for funds.*

Verbatim Comments continued

- *I just went to the conference in Atlanta and everything went quite well. It would be great if there was a person who dealt with my school in a specific clock-hour way, versus one that is credit-hour or term-based.*

- *Nothing specific. More meetings for clock-hour schools, instead of credit-hours. They get more attention than we do.*

- *Get a clock-hour school specialist.*

- *There is a lot of unnecessary paper work involved, especially for small schools.*

- *They're coming along very well. I don't think there's anything else they could do. The response time and turnaround time—everything has improved in the last three months, I'd say. The amount of audits we have to do for small schools. If they could stretch it to 2 years instead of 1 year; it just gets a little expensive. That's the biggest thing, and when things change I wonder if you could improve the availability of information so we can anticipate the change. The refund policy. We have to gear up for it coming up in October.*

- *We do a lot of work with distance learners. We don't think they should be disenfranchised and the program seems to do that. We would like to see the regulations recognize distance learners and campus learners the same. We do a lot of home study and such, and the regulations infringe upon these, and it is not as helpful as it should be for distance learners.*

- *To be more geared toward smaller schools. That is all. A lot of processes are geared toward 4 years colleges. The process and the expectation from a school stand point is geared towards accommodating larger schools. When they give information, whether it is program, software it is all gear to a 4 years university.*

- *Just be more available to a small school on a personal level. I may have had trouble just in the past year. We are a small school. I have had trouble in the past getting a response when we have difficulties. People just kept passing the buck instead of giving answers.*

- *Make it more simplified. There are a lot of rules and regulations for the computers. It gets complicated with our small school.*

- *They need to have someone knowledgeable to talk to in clock hours rather than credit hours. That's all.*

- *The private vocational market is not looked at in the same way the collegiate market is.*

- *We have a problem connecting. ED Express is one way to connect to the government back and forth. ED Connect programs were changed from disk programs to online to transmit data. When they did that they required certain hardware requirements. Small schools could not live up to it. I have to use two computers to become compliant. I am disappointed about the change from last year. When I complained it took a year and it still isn't resolved for this year.*

- *Coming from a small school, I feel they could perhaps provide some support or software that's geared more towards a smaller school. I know they are set up for bigger schools, but they need something for everyone; I feel that we're let down more than larger schools. We're all doing the same thing. This is good that you guys are doing this survey; it is helpful.*

- *The over abundance and complexity of regulation. There is no flexibility for variation. There is no consideration for the size of the school and the regulations are geared to large four-year colleges. It creates an inordinate burden for small vocational schools. It is hard to stay on top of the regulation changes because small schools have limited resources.*

- *I'd say the biggest way in my mind, is to deal with a small school that's not a part of a huge association. I would want them to be able to become more structured to flexibility to meet needs of a greater variety. I am so pleased with what I've seen. I didn't have good feelings about the SFA but in the past year they have dramatically improved. Today I feel I can go right to the source and get the right answer with courtesy, and get it with such conditions that if I need more help, they will do that too.*

- *I don't know how they can improve because of the immensity of their job. I am not sure how SFA can help a small college like us. The large colleges seem to get more attention. At least the large colleges have a voice. I would like to see them simplify; there are way too many modules—the whole Title IV process is overwhelming, too cumbersome.*

Verbatim Comments continued

- *I work in a community college and the application process is too complicated for poor students and we have to keep going over the same applications over and over and it is very labor intensive and they should make the process less burdensome on the schools.*

- *In general, I suppose clarity of instructions. We are a very small school, so everything falls into a general huge category of simplification of process. The least possible steps to get to the end, especially in the computer areas.*

- *I'm at a unique school with non-traditional modes. The system is set up for traditional schools and we seem to fall between the cracks. On the national level, flight schools seem to not get the same attention and recognition. I have to go now.*

- *The physical operation report and application to participate has become extremely burdensome and complicated for schools that operate on a mainframe. I would like to see the regulation for clock hours processing and or non term processing simplified. I would like to see the grant programs consolidated into one. Simplified: with clock hours they made them like non-term processing. I think that we should have clock hours by terms; many schools offer them terms.*

Student Issues

- *They could have checks and balances on their manifests being mailed out. One hand doesn't know what the other hand is doing. We mail our manifest to the loan organization center and they forward it on to somewhere else. Sometimes there is a break in communication between the organization center and whoever they send it to. I also think that the SEA on the web needs to be revamped. There are just too many problems. Well, it's just that when a student fills out a SEA on the web, I have never had a student not make a mistake; they always do. When I have a student in the office with a hard copy, I can catch the problems. If they bring in the hard copy, they can ask me any questions and sign it. If they fill out SEA on the web, they have to send it back, sign it and then send it back in and they have to take the corrections into account. It just seems counter-productive to me. I'm sure it will be fine-tuned eventually.*

- *They could make the standard for a student to be an independent more flexible. That is what needs to be improved. Now they have to be 24-years-old and under. A lot of our students are over 24 and they have been self-supporting for years, because this is a Trade School. In order to get financial aid, they have to use their parent's income, even if they haven't previously been using their parent's income. Then, with their parents income, they don't qualify.*

- *They are doing a pretty good job. Issues that are unanswered: students who have drug convictions are not reliable, and students who get back in who are now eligible can get back in but we have never been able to find a good program for them. We need more guidance.*

- *When a student is thinking about enrolling and then decides not to, it hurts the school. They could help by making sure that if you (the students) decide to enroll and later pull out it's a serious matter.*

- *The program is eliminating more people who are capable of graduating, those who need help; and it helps the people that probably won't graduate. Make it easier to understand the student loan process. Automatic consolidation, so that if they file one loan it becomes one big loan instead dealing with a lot of different people with different loans.*

- *You could be a little bit more clear as to the procedures that the students do. Be a little bit more explanatory to the students.*

- *Get a little more information out to the students. Students filling them out are lost. If they could only explain and get out more information to the individual.*

- *I think if they simply added a little bit more information in the directions of the applications. It really helps if you have a parent or student who has a question and they can go to the booklet and see it in print.*

- *Be more informative for parents and students about how to receive financial aid, and let them know that it is out there, and how it's used.*

Verbatim Comments continued

- *That the student information is brought up to date as quickly as we are required to report it. For example, students payments not being reflected for months. The information is not the most current and recent. The 1-800-4-FED-AID customer service number staff manning those phones are giving out incorrect information to the students, which results in additional problems to the students and financial staff.*

- *More training for the telephone staff at the financial aid hotline number, so correct information is given out to the students.*

- *Eliminate Direct Loans. Keep accurate account balances. Direct Loans are a complete nightmare from the student's standpoint and for the school department. Part of the biggest nightmare is when the student enters repayment. They don't know where to pay it back. If they have a direct loan they have nothing but problems; it is a problem from the beginning to the end of paying the loan. It is hard to tell which end is worse. Students don't know where to send payments. Students have canceled checks that show balances different from what the loan says.*

- *When students call in they get different answers depending on who they talk to, so have more consistency and more help to make it easier to use the programs. They are not real user friendly.*

- *Lobby for low-income students. Almost 90% of our students are low-income, and the changes they are making will keep them from returning to school. They are taking money away from those in need.*

- *In notifying us about students when they reject students, so I am able to call and find out the reasons why the student was rejected. I usually call on loan rejects.*

- *I really have no complaints. My biggest concern is that, when students try to get things done, they give them a hard time.*

- *Be a little more direct on what you need when doing an application. Make it easier for a student to understand. We have a lot of students that don't understand the questions. We have to sit down with them when they fill out their PELL Application.*

- *The students call them and get a lot of misinformation, they tell students what schools are offering and some schools aren't offering it. We just have barely used ED Express; we haven't had it long at all and it's not very user friendly.*

- *The return of Title IV funding is going to be a problem. There's been a lot of iffy questions and it's going to be a problem trying to explain to a student that their student aid isn't going to be able to go toward their tuition. The only plus side of it is that the total program may be helpful to keep students from defaulting and may save taxpayers some money. It's going to place a tremendous burden on students and schools, because the student will still owe the school for books, but a portion of their student aid will be refunded to the government. Therefore, the students will not be able to come up with that money and their credit will be affected. The whole question is, who is going to be responsible for collecting from the student for the government.*

- *Making it clear to the students that the school makes the final decision on their eligibility. Often, students get the statement from the Department of Education saying they're receiving money, but they don't understand that the process takes another step of review by the school. That's what is causing the most confusion on our end.*

- *The 800 number that the students use. The information that comes from that is poor and confusing to the students.*

- *Better wording of advice given to students and parents when they call the SFA line. Many times the advice given places the blame of aid not being processed in the financial aid office. Also, an easier automated phone system. Nothing else. A phone system that is easier to navigate.*

- *I really can't think of anything they could improve. Occasionally we have students calling and they are given misleading information. It is the 800 number that could use some improvement. It is the 800-4-FED-AID number where parents and students can call and sometimes don't get the right information.*

Verbatim Comments continued

- *One of our biggest problems is answers given out by the 800 FED AID number to parents or students. It conflicts with information we have been given. It depends on who you talk to whether it is a problem or not. The biggest problem is the lack of consistency of answers.*

- *They need to clean the RFMS processing, it is not user friendly in any way. If they could clear that up it would be very helpful. Students have a great deal of trouble with accessing online. They have to request a pin number first. I believe they did send it out to them. If they did not know about it they would have to request it. They need to make it very clear to people that they must sign an electronic page. They make them access the signature page before it will let them exit. I think they need to have something come up telling them to print the signature page. I heard they might be doing the electronic signature. That would be great. That would be very helpful.*

- *Improve the accuracy of information given to students on the student assistance hotline, the 800 number. We have students that call the 800 number that are given incomplete or inaccurate information. From my personnel perspective, the NSLDS should be more user-friendly. I've had some training, but the system is so cumbersome that I have not used it.*

- *One major problem this past year, is the program where the students log online and they can't get the signatures matched up with the electronic data.*

- *Try to shorten the forms, but I do understand that a certain number and amount of questions need to be answered. Eliminate some of the paperwork and kind of shorten it down as much as possible. Maybe give some guidelines that will help students understand what is happening in the process. In a lot of cases students wonder why they are not eligible. Minimize time, shorten as many as possible in as many areas as possible.*

- *At 1-800-4-FED-AID, the customer services representatives give misleading information to students and the responsiveness of the department of education personnel (account managers) is very slow.*

- *I started on the SEA online training school. If they could expand training and keep it current with online opportunities rather than my driving somewhere, that would be better. The 800 number—don't advise families on matters that are determined by individual offices. Things like professional judgment items.*

- *NSLDS could be more detailed, pertaining to whether loans have been consolidated. People have gotten different answers when a student has called in. It has confused the students.*

- *I think I would like to see more control put in the hands of the schools. My concern is that there is such a push to do everything on computers and the programming is getting in the way. Before it was automated we didn't have to submit an origination record. Every year we have to look at more ways to streamline the process. We need to take more out of the student's hands. Students who graduate do not have a clear idea of what they are applying for. They will sign a form once and never again, and it is confusing to them. At this level it isn't automated anymore and we are losing touch with the students. We are not able to talk to them about their loans when they do it on the web.*

- *Assure timely information to third party software vendors. Assure accurate consistent information to students on the tollfree number. Provide consistent answers throughout regional offices. Provide push technology to aid offers to alert of changes and updated information.*

- *Probably my only major complaint is that nothing is streamlined. We are dealing with archaic systems in a DOS platform. The systems don't communicate with each other. Students that use the financial aid hotline are often misinformed. It seems that as the systems improve, oftentimes, things we've come to depend on are eliminated, in the EDE software and the FISAP software. This is the opposite of what one would expect with year-to-year upgrades. Things are moving more slowly than what we would like to see.*

Verbatim Comments continued

- *Continue to make ED Express a better product. The staff that they hire to man a lot of the help areas do not really sound all that intelligent. I think that they will often give the right answer but they do not come off as well educated. I get the information I need, but it would be nice to get someone really sharp at the end of the line. When students are trying to get information by phone, they are usually on hold for a long time. Maybe it is a training issue. There have been a couple of students that have been on hold for over an hour. They are constantly working on it. I am not dissatisfied but there is always room for improvement. Always keeping an eye on making improvements. Just keep making it better. It is way better than in the early years. They do work on it year after year. It keeps improving.*

- *Communication of changes and software. Communicate better with families and students. We are always the bad guy when they get an incorrect answer from the 800-FOR-FED-AID. The software is becoming obsolete. We have to upgrade too much.*

- *First, I think that the 800-4-FED-AID line for students needs to be totally retrained. They give out a lot of bad information to students which makes our job much harder. The SFA line for aid professionals is slow and doesn't respond in a timely manner. When we have students who need aid, we can't put them off for three weeks. Some of the data in the NSLDS database, particularly the loan default data, is not up to date. I have grave concerns about how the collections staff deals with the students. They are mean—and these are the people who will be doing the PELL overpayment drafts. They don't work well with students.*

- *I think the NSLDS process could improve, by providing more accurate data from all parties. The PELL help line could improve, by the staff being trained on the process involved so they can answer questions. The student help line could improve, by the staff not offering opinions on professional judgment. That's It.*

- *Have better trained staff. They have no idea what to do; they get the book out and read it along with me. I can do that. With PELL Grant records, they show that it has been accepted, but it hasn't. Doing updates within 10 days is not realistic, especially in small offices. Students can't get through on the phone lines. Records have been lost in large quantities this year.*

- *I think there is a need for improvement in customer service, to students and financial aid professionals in terms of the knowledge of certain customer service individuals. Knowledge and consistency of answers. For example, a student calling in with a question about filling out FASA and getting inaccurate or inconsistent information. There are some systems and issues that need to be resolved. The NSLDS systems computer and systems issues. Ex. difficulty in making NSLDS systems. The department's overall computer system. Customer service and computer system are the two general areas.*

Comments on Overall Satisfaction

- *I think they are doing a pretty good job.*

- *None that I can think of. They take care of anything.*

- *The SFA has always given me good service. There are only a few computer glitches.*

- *I really don't have any suggestions; they do a good job for me.*

- *I don't know. It seems to be all right.*

- *I really can't think of anything, I'm as happy as I can be.*

- *I really have no comment in terms of how I think they can improve. We have been very satisfied with the service—I have no instance where I would be critical. Since I have no instance where I would be critical, I would have no suggestion for them to adjust their systems or services.*

- *I can't think of anything, they have been very helpful and supportive so far.*

- *They have an excellent program. I don't see any weaknesses right now.*

Verbatim Comments continued

- *I can't think of too much that they need to improve on. I am very pleased with them.*

- *Everything seems to be in place. Just keep updating. I just can't think of anything.*

- *Can't think of anything at this point. I'm not seeing the jam-ups that I used to see. It's moving well for this busy time.*

- *I don't know. I have really been satisfied with what they do now. They just need to continue.*

- *I think that they are doing well and I cannot think of anything that could be an improvement. I cannot think of anything right off hand.*

- *Right now they are doing a very good job*

- *I have no specific suggestions. For my needs, they work very well.*

- *Basically, right now I'm getting everything I need. I'm completely satisfied. Downtime. Different glitches in the system, but overall it's been working fine. Downtime of the disbursement of funds is a little slow.*

- *I don't really have any complaints. I think they're doing fine.*

- *They've been very helpful. No complaints.*

- *I can't think of anything. They do everything I want them to do.*

- *It's been quite good.*

- *Dealing through a service person, the system is absolutely fabulous. I have never had any complaints.*

- *They are doing fine. There is no specific way they could improve.*

- *I have been very satisfied.*

- *I get pretty good service from them. I haven't noticed anything they could improve upon.*

- *They have been very patient with us and everything is satisfactory. I hope they will continue to deal with us in a patient manner.*

- *Every time I've made a phone call they've been there. Everything's great.*

- *I've never had any problems, so there is no way to improve.*

- *They are doing well. The communication is good. They constantly update the letter. It's fine.*

- *The problems that we have to my understanding have been corrected. The problem got fixed, so at this point in time we are happy.*

- *I'm not all that satisfied.*

- *I don't know off the top of my head. We're quite satisfied.*

- *I think they're doing an excellent job as it is.*

- *Can't think of any right off hand. I'm very happy with the SFA.*

- *I gave them a nine because there is always room for improvement, but we're satisfied with services we receive from SFA.*

- *I'm pretty happy with their services. That's all.*

- *I just think that it is getting better all the time, every week it seems.*

- *I think they're doing a good job as it is. I can't suggest any additional improvements, none that I can think of right now.*

- *I'm getting all the support, getting all questions answered. Keep it up.*

- *The services are good, it's just that there is so much to absorb. I don't know how they could improve.*

- *I think everything's OK.*

- *I've had no complaints. You have provided the service that I've needed.*

Verbatim Comments continued

- *So far everything is good. Actually, they are really improving very much.*

- *Nothing. I'm happy with what they're doing.*

- *They've made considerable strides. I'm pleased with the changes they've made in the past year and if it continues, it will aid the assistance to students.*

- *They are pretty good.*

- *I think they're doing a good job right now.*

- *I have not had any problems with it. They have done a good job.*

- *At this point they are doing a real good job. I'm pleased with the service that we're getting.*

- *I think they are doing a pretty good job.*

- *I think they are doing a good job for now. I have only been here a few years, and I think that they are doing a good job.*

- *I'm not in the state of mind to answer that today. I haven't had problems at all, their programs are good.*

- *I don't think there would be anything. It's excellent.*

- *I'm still a little too new to know. Most of my interaction has been good and I find everything I need over the website.*

- *Right now I'm satisfied with everything.*

- *I think you do a good job now. I cannot think of anything.*

- *I don't know, in terms of a student. I can't think of any ways. In terms of an employee, I personally have never had any problems. We're working through a new interface and we've had to work through some issues, but everything has been resolved when we've had questions. Everything we get is easy to follow, and the documentation is very clear. The online process and navigation is very simple. I don't think there's anything else. It's not too complicated unless you're not paying attention to what section you're in. Other than that, I don't think there's any problems.*

- *Right now just keep going in the direction you are going.*

- *I'm pretty satisfied over all. Just more funding.*

- *I am pleased with the service now and don't have anything specific.*

- *Everything is fine. I am satisfied, at the moment, with all the access and availability.*

- *They do good work, I think they're on track.*

- *I wasn't very satisfied with the PELL grants process.*

- *Continue on the track they're on now.*

- *Right now I think they're doing everything. They're meeting expectations and I'm doing fine. I think the service is going well.*

- *I don't think they need to improve their service.*

- *I'm pretty satisfied.*

- *See that the people who work with the phone can speak clearly and understand English. It is very hard to interpret the dialect of some minorities. They need to communicate. I don't care who I talk to, but the language barrier is a problem. I think that I want to thank the system for their support and helping all the financial systems across the US. It is fantastic. We're doing a better job in a shorter amount of time. The students are benefiting and it has been the greatest change over a short period of time.*

Verbatim Comments continued

Comments About the Survey

- *I can't think of anything right now. You should send out the questions so that we can think about it.*

- *The improvements that we need to make are here, not there. I think they are heading in the right direction. When they do these surveys they need to be more specific as to the tasks. One person can't do all the steps. Don't assume that we know what they're talking about, such as work-study funds or PELL funds. They need to be more specific.*

- *They could take more frequent surveys with less questions. Concentrate on good old fashioned customer service…speaking clearly, courtesy. They need to be trained in how to answer a phone. I am concerned with the second question you asked me about whether any of my immediate family had applied for student aid. Why do you want to know that? Are you thinking that this would indicate a financial need on my part, and how does this relate to this whole survey? Do you think that my answers would be skewed in some way if I had applied or not?*

- *The technical RFMS for the PELL transmission is somewhat unsatisfactory. This is the first year it has been in and there is much room for improvement. Particularly in the area of technical reference, and instructions about how to do things could be improved significantly. The system itself for the RFMS is difficult to work with. The department of education needs to be more specific with its questions on this survey. As far as the question about aid origination if it is PELL or campus aid or loans.*

- *Reduce bureaucracy and regulation. We're highly regulated by Congress and Department of Education; they tell us what to do. This is not the time to be conducting this survey. F.A. people are busy this time of year.*

- *I think they need to continue to improve their systems and electronic capabilities. I would like to see better training of the telephone staff. I think that you couldn't have picked a worse month to do this survey. It is a zoo around here and I just can't give you any other names to contact. They would kill me.*

- *We have a lot a lot of processes regarding the PELL Grant. The system needs to be simplified, so you don't necessarily have to have a systems person resolve issues regarding the electronic process for PELL Grant and resolve problems with PELL records. The survey questions are not clear—its survey and the programs need to be broken out separate.*

Other General Comments

- *They can't make me smarter. I don't think they can improve their drive.*

- *Get rid of the return to Title IV.*

- *Clarity is the biggest thing. It may not be their fault, but it could be mine.*

- *It could improve its service within, from one department to another.*

- *By having a more positive attitude towards the kind of education that we offer. That's it.*

- *I'm still learning.*

- *Making things more uncomplicated. Overall programs. They could give quality schools a break. The audits. Quality schools shouldn't have to go through that, if they have low default rates. It just costs us more funds. That's it. Just take it easy on the good schools.*

- *Simplify it better than it has been. I'd like to see the Government stay out of it for the private schools.*

- *Provide the same rules for all of the schools.*

- *I don't have any suggestions at the moment, although I could have said something back in March. We've adjusted to them now. We're getting used to them; they are slightly different. Our school does 100 percent validation. That was basically the main thing.*

- *Since I have a very low level of expertise, they haven't quite gotten to my level. In an ideal world, I could just turn on the machine and go home. So I really don't know quite what to say there.*

Verbatim Comments continued

- *There are a few things that are just picky things that would cut my time a little shorter when I enter the information to run a needs analysis for my students. The screens don't roll down. That's just being nit picky though.*

- *Convince Congress to give us more money for Grants. Also keep the processing of data simple.*

- *We get parents in here that want their direct loan processed sooner, so they know if that is what they want to do or not. Parents are really concerned.*

- *I think they need to have their programs well established before they give them out to the public. They need to communicate with the vendors and let them know what is expected.*

- *I don't know if there is a way they can improve for us, but we need to improve to them.*

- *Become less bureaucratic and remember how to deal with financial aid administrators. That sums it up. They are concerned more with their functions and not the school.*

- *I have nothing to say. I am too busy doing my job to ask them if they are doing theirs.*

- *Listen to schools, understand and know the school processes, and understand students and their expectations. That's it.*

- *I don't know. Being more knowledgeable regarding all aspects of the program.*

- *Making it easier to have access when we are submitting it.*

- *Continue to work toward a link with the IRS for verification purposes. I think that the blueprint is a great idea, and I look forward to continued improvements outlined there.*

- *Provide better communication. Explain yourself to students and the teachers.*

- *They could be more user-friendly when it comes to downloading and dealing with institutions in general.*

- *Communication, more focused on issues as opposed to blanket announcements. I think that the overall culture of the SEA needs to be more sensitive to balancing oversight and compliance and regulatory processes with current business practices, best practices and client expectations, experiences, and needs.*

- *I think if they meet their modernization blueprints in the next 2 years, they will meet my expectations.*

- *Work more towards getting more funding for students and continue to ease the process for financial aid administrators.*

- *My problem is being able to keep up with the computer-related skills. Workshops are thousands of miles away from me. My main problem is hiring somebody to train here in a small school. As a result I have used a financial aid service person. I admire the degree to which the department is taking down on the loans and closing the loop holes for defaulted people. I think people with defaulted loans don't have access to financial aid, as they did two or three years ago. I strongly agree with not having that access. Over all I think it is a department more efficient than most in the federal government.*

- *They can give us FISAP software that is correct. Every year it has had a bug in it. They can better train the 1-800-4-FED-ED people. They can get congressional funding for the PELL Grant to the level where it was supposed to be in 1974 when it first began and where it should be. They can get the government to do away with the hope and lifetime learning and jump into the federal work-study and federal SEOG program and change the guidelines for eligibility. All the hope and learning is a tax credit they get about .5$ on 5$. They could put the money out there. Put the money to lower tuition. Increase the federal work-study program for America reads and America counts. They need to expand their funding for schools that work in the vocational areas.*

- *By defining a few of its policies better in relation to the degree completions program. That is, in regard to the officer's responsibility, determining tax records of the applicants.*

- *They should try to lobby the legislature for more financial aid and regain autonomy.*

- *The refund policy could be different. If we could have a little more credit. They can take 50 percent no matter if they didn't come for two hours.*

Verbatim Comments continued

- *Eliminate the default rate for schools. That's the crutch right there. You are setting us up for failure.*

- *You could cut down some of the book work. As in surveys and statistics.*

- *I need better availability regarding the foted (?) loaners.*

- *Providing a means of correcting erroneous social security numbers on line. A lot of the problems I have are on a local level with my state department of education. They are a third party. I really don't have any problems.*

- *They could clarify their instructions or definitions more. It would be nice to have more control over the letters we write. Change the text, change the length of text in those programs.*

- *Provide more information regarding the sub-contractor and where it's processed. Better support for CPS inquiry. At SEA they don't know much about CPS.*

- *Right now I'm in reimbursement, so I have to deal directly with the US Department of Education, that will take care of it.*

- *Most of our work comes from the server.*

- *Direct lending is where I think they fall short. If they want to keep the program in the schools they need to look at that.*

- *Better default management.*

- *Well they could take the place of the lender and guarantor and turn to servicing over to Sallie Mae.*

- *Have more information regarding Banner.*

- *Web-based reporting programming changes such as the ability to print complete reports. The PELL payment system is horrendous. It causes cash flow problems. The trainers at the sessions are good but the rules and regulations are difficult. There is insensitivity to the Perkins loan process. Cash on hand need not be criticized. Parent loan proposals for master notes are unnecessary.*

- *They need to extensively improve their understanding of how publicly traded institutions are governed under the security and exchange commission.*

- *They need to continue to implement the plan. They need to pursue the services they have planned.*

- *I can't think of anything except consolidating data and making one point of contact. Also, encouragement of innovation from aide officers and administrators.*

- *It would be nice to be able to send test files and get results back directly. We use a third party not ED Express.*

- *I don't know that I have any specific suggestions. The problems we have are more with the form FASFA. Where students have to indicate, yes, if they want their prior school to receive the next year's information. It seems like there should be a better way to facilitate that rather than check yes. That's the main thing that comes to mind now. It seems like that should just be automatic rather than them having to say yes.*

- *I think they need a larger consultation with the services delivery. I must say, they have drastically improved over the 10 years.*

- *Please request a W2 form from parents and students.*

- *Lately, I've had trouble hunting down who is holding a loan. They might do a better job at keeping track of where all their loans are.*

- *Improve the RFMS process and reporting within the RFMS process to report back to the school.*

- *I think streamlining the application to participate and bringing it more in line with the set up of today's institution. Reviewing the variety of programs available. There are many programs that the PPA does not address for certification, such as post-baccalaureate programs, post-masters certificates, health science certification programs. I think it's time for another look at the whole PPA process.*

Verbatim Comments continued

- *Interface with the Internal Revenue Service. Interface with state social service agents. Assist in the verification process. They should become the disbursing agents and not the schools through a debit card system. They should eliminate paper and do strictly electronic service.*

- *Improve the input from the financial aid community and to make changes to the federal application. FAFSA specifically.*

- *They have already begun doing that. They acknowledge any correspondence that we have done with them. They are also centralizing everything so there is one location to do all of your aid.*

- *First of all improve the hotline. They could work to see that regulations meld with their experiences. They could consider reasoning with compliance and with the nature of the service that the college provides. For example, the loan time puts a heavy load on everyone and then we have to send the loans back. It is just time consuming.*

- *The proofing and preparation of computerized initiatives. There are too many holes, too many things needing correction after it and not that SFA can do. I really did like the service that the college board provided when they were central processor.*

Appendix C: Questionnaire

U.S. Department of Education
Student Financial Assistance Questionnaire
Schools Channel

(Items in BOLD are interviewer instructions, and are not intended to be read to the Client)
(Items marked *i.e. or e.g.* should only be read if respondent needs clarification)

Introduction (Do not read)

INTRO1.   May I please speak to _____**(name from SFA list)**?

1   **(If speaking to the right person, continue at INTR03)**
2   **(If holding for the right person, continue at INTR03 when person comes to phone)**
3   Person not available   **(reschedule or call back)**
4   No Such Person   >> **(continue to INTR02)**
9   Refusal/Hung Up

INTRO2.   May I please speak with the person in your department responsible for interactions with the U.S. Department of Education related to student financial assistance?

1   Yes   **(continue at INTRO3)**
2   No Such Person   >> Thank you and have a nice day!
9   Refusal/Hung Up   >> Thank you and have a nice day!

INTRO3.   **(When respondent comes to phone)**
Hello, my name is _____ calling from PGM on behalf of the U.S. Department of Education. We are calling as part of an initiative the SFA (the Office of Student Financial Assistance) has undertaken to improve its customers' satisfaction. Do you work at school with the SFA on matters related to student financial assistance? **(i.e. , matters such as Student Financial Coordinator, or Student Financial Administrator.)**

1   Yes   **(Continue)**
2   No   **(Return to INTR02)**
3   No Such Person   >> Thank you and have a nice day!
9   Refusal/Hung Up

INTRO4.   The SFA is conducting research with customers such as yourself to measure satisfaction with the products and services the SFA provides to your institution. I would like to take some time now to go through this survey with you. Your answers are voluntary, but your opinions are very important for this research. Your responses will be held completely confidential, and you will never be identified by name. This interview is authorized by Office of Management and Budget Control No 3090-0271. This interview will take 10-12 minutes. Is this a good time?

1   Yes   **(Continue)**
2   No   Can we schedule a time that is more convenient for you?

Screening Questions (Do not read)

Before we begin, I would like to ask you a couple of questions about yourself.

Q1.   First, how long have you worked in your current position? **(do not read: listen for response and categorize answers)**

    1   Less than 1 year

    2   1 year, but fewer than 5 years

    3   5 or more years

    9   Refused

Q2.   Have you or any immediate family members personally applied for any federal student aid for college in the past year? **(i.e., by immediate family member I mean someone who lives or lived with you.)**

    1   Yes

    2   No

    8   Don't Know

    9   Refused

ED Express (Do Not Read)

Q3.   Have you, in the last 12 months, used ED Express to help you administer the Title IV programs?

(Read if necessary: Do you actually see the ED Express logo on your computer screen when you log on?)

(Also read if necessary to explain administration of Title IV programs: For example, have you used it for packaging a student's financial aid awards, providing PELL and Direct loan functions, or for updating a student's status?)

    1   Yes   **(Programmer: Assign to quota column "A" and correct tier. If quota cell is filled, terminate interview, otherwise continue.)**

    2   No   **(Programmer: Assign to quota column "B" and correct tier. If quota cell is filled, terminate interview, otherwise continue.)**

    8   Don't Know **(Programmer: Assign to quota column "C" and correct tier. Continue)**

    9   Refused   **(Programmer: Assign to quota column "C" and correct tier. Continue)**

Prior Expectations (Do not read)

(Programmer note: The following lead-in will differ slightly in wording depending upon the respondent's answer to Q1 above. Version "A" shall be the default; if the respondent answers "less than a year" to question Q1 above, use Version "B". This also affects the lead-in at the beginning of the Overall Quality section).

Most of the questions I will be asking you are about your interaction with the Office of Student Financial Assistance during this past year. These next three questions deal with your previous expectations you may have had in working with the SFA.

Now think back to [**(A)** *your current job at this time a year ago./* **(B)** *before you began your current position working with the SFA*] and remember your expectations of the overall quality of the SFA at that time. Please give me a rating on a 10 point scale on which "1" means your expectations were "not very high" and "10" means your expectations were "very high."

Q4.   How would you rate your prior expectations of the overall quality of the SFA?

        [RECORD RATING 1-10]
        98   Don't know
        99   Refused

Program Eligibility (Do not read)

Q5.   In the past 12 months have you participated in the process to recertify your school to be eligible to disburse financial aid? By this we mean submitting the application for certification, attending the pre-certification training, etc.

        1   Yes   (Continue)

        2   No   (skip to the next section)

        8   Don't know   (skip to the next section)

        9   Refused   (skip to the next section)

Using a scale of 1 to 10, where "1" means "poor" and "10" means "excellent", how would you rate…

Q6.   The clarity of instructions for E-Applications

Q7.   The ease of submitting data

Q8.   The accuracy of data for your school (as shown in E-Application System)

Q9.   The courtesy of the staff member handling your application

Q10.   The knowledge of the staff member handling your application

Q11.   In the past 12 months, have you seen an improvement in the program eligibility process that SFA provides to you?

        1   Yes
        2   No
        8   Don't Know
        9   Refused

Program Support (Do not read)

Q12.   Have you received support from SFA in the past 12 months?. By support, I mean assistance from an account manager, a case manager, or the technical support center.

        1   Yes   (Continue)

        2   No   (skip to the next section)

        8   Don't know   (skip to the next section)

        9   Refused   (skip to the next section)

On a scale of 1 to 10, where "1" means "very low" and "10" means "very high", how would you rate…

Q13.   The accuracy of information provided to you

Q14.   The timeliness of information provided to you

Q15.   The courtesy of personnel involved in the support process

Q16.   The knowledge of personnel involved in the support process

Q17.   The clarity of knowing whom to call with questions

Q18.   In the past 12 months, have you seen an improvement in the program support that SFA provides to you?

        1   Yes

        2   No

        8   Don't know

        9   Refused

Training (Do not read)

Q19.   In the last 12 months, have you personally participated in a training session provided by the SFA? By this I mean sessions that provide training on such things as new policy regulations, systems, software, computer-based training, and re-certification.

        1   Yes   (Continue)

        2   No   (skip to the next section)

        8   Don't know   (skip to the next section)

        9   Refused   (skip to the next section)

I would like to ask you about a few aspects of the MOST recent training session you attended. On a scale of 1 to 10, where "1" means "poor" and "10" means "excellent", how would you rate…

Q20.   The usefulness of training session

Q21.   The competence of instructors

Q22.   The availability of training when needed

Q23.   The courtesy of training staff

Q24.   The knowledge of training staff

Q25.   In the past 12 months, have you seen an improvement in the training that SFA provides to you?

        1   Yes

        2   No

        8   Don't know

        9   Refused

Monthly Reconciliation (Do not read)

Q26.   In the last 12 months, have you personally completed the process required for the monthly reconciliation?

        1   **Yes**   **(Continue)**

        2   **No**   **(skip to the next section)**

        8   **Don't know**   **(skip to the next section)**

        9   **Refused**   **(skip to the next section)**

Using a scale of 1 to 10, where "1" means "poor" and "10" means "excellent", how would you rate…

Q27.   The clarity of the instructions

Q28.   The accuracy of the records maintained by SFA

Q29.   The response time

Q30.   The courtesy of staff member handling your account

Q31.   The knowledge of the staff member handling your account

Q32.   In the past 12 months, have you seen an improvement in the monthly reconciliation process?

      1   Yes

      2   No

      8   Don't know

      9   Refused

Use of NSLDS (Do not read)

Q33.   In the last 12 months, have you personally accessed the National Student Loan Data System, or NSLDS?
By this, I mean have you used NSLDS to determine award verification, award amount, PELL overpayment, student financial history, or student status?

        1   **Yes**   **(Continue)**

        2   **No**   **(skip to the next section)**

        8   **Don't know**   **(skip to the next section)**

        9   **Refused**   **(skip to the next section)**

Using a scale of 1 to 10, where "1" means "poor" and "10" means "excellent", how would you rate…

Q34.   The ease of navigation

Q35.   The helpfulness of the system to get the job done

Q36.   The courtesy of the staff at the telephone help center

Q37.   The knowledge of the staff at the telephone help center

Q38.   The accuracy of the data

Q39.   In the past 12 months, have you seen an improvement in the NSLDS?

    1   Yes

    2   No

    8   Don't know

    9   Refused

Aid Origination and Disbursement (Do not read)

Now I would like to ask about a few aspects of the aid origination and disbursement of funds from the SFA to your institution.

Q40.   Are you personally involved or familiar with the aid origination and/or the disbursement of funds from SFA?

    1   Yes   (Continue)

    2   No   (skip to the next section)

    8   Don't know   (skip to the next section)

    9   Refused   (skip to the next section)

Using a scale of 1 to 10, where "1" means "poor" and "10" means "excellent", how would you rate…

Q41.   The clarity of instructions

Q42.   The ease of submitting data

Q43.   The accuracy of records SFA maintains from school reports

Q44.   The courtesy of SFA staff concerning your account

Q45.   The knowledge of SFA staff concerning your account

Q46.   In the past 12 months, have you seen an improvement in the aid origination and disbursement process?

      1   Yes

      2   No

      8   Don't know

      9   Refused

Overall Quality (Do not read)

Q47.   Now, please consider all your experiences and impressions in the past year regarding the SFA. Using a 10-point scale, on which "1" means "not very high" and "10" means "very high," how would you rate the overall quality of the SFA?

[RECORD RATING 1-10]

98   Don't know
99   Refused

ACSI Benchmark Questions (Do not read)

Q48.   Please consider all of your job-related experiences working with the SFA from the past year. Using a 10-point scale on which "1" means "very dissatisfied" and 10 means "very satisfied", how satisfied are you with the SFA?

[RECORD RATING 1-10]

98   Don't know
99   Refused

Q49.   Using a 10-point scale on which "1" now means "falls short of your expectations" and "10" means "exceeds your expectations," to what extent has the SFA fallen short of or exceeded your expectations?

[RECORD RATING 1-10]

98   Don't know
99   Refused

Q50.   Forget for a moment your experience with the SFA. Now, imagine what an ideal federal organization providing student financial assistance for institutions as yours would be like. How well do you think the SFA compares with that ideal program you just imagined? Please use a 10-point scale on which "1" means "not at all close to the ideal," and "10" means "very close to the ideal."

[RECORD RATING 1-10]

Q51.   98   Don't know
      99   Refused

Q52.   In the past 12 months, have you seen an overall improvement in the services that SFA provides to you?

      1   Yes

      2   No

      8   Don't know

      9   Refused

Outcome Measures (Do not read)

Q53.   Have you ever formally complained about any aspect of the SFA to someone else at your school, or anyone in the U.S. Department of Education?

    1   Yes
    2   No
    9   Refused

Q54.   Using a scale of 1 to 10 where "1" means "not at all confident" and "10" means "completely confident", how confident are you that the SFA will do a good job in the future of ensuring the availability of financial assistance for students?

    [RECORD RATING 1-10]

    98   Don't know
    99   Refused

Epilogue Questions (Do not read)

Q55.   In what specific way could the SFA improve its service to you?

    _____

    _____

Q56.   (If the person interviewed was not on the list, please ask her/him her/his name, phone number, and her/his title):

    1   Yes **(record names/phone numbers)**_____

    2   No   **(continue)**

    3   Refusal   **(continue)**

Q57.   One final question: In order to collect enough responses for our research, we may need additional names of people to contact who can answer the questions on our survey. Is there anyone else where you work who also interacts with SFA besides yourself?

    1   Yes **(record names/phone numbers)**_____

(note to Programmer: record name and compile a list that may be used <u>only after</u> the current list is exhausted. Contact CFI Group before using any of the referred contacts.)

    2   No   **(Thank you for your time and have a nice day!)**

    8   Don't know **(Thank you for your time and have a nice day!)**

    9   Refusal   **(Thank you for your time and have a nice day!)**

That's all the questions I had for you. Thank you for your time, and have a good day.